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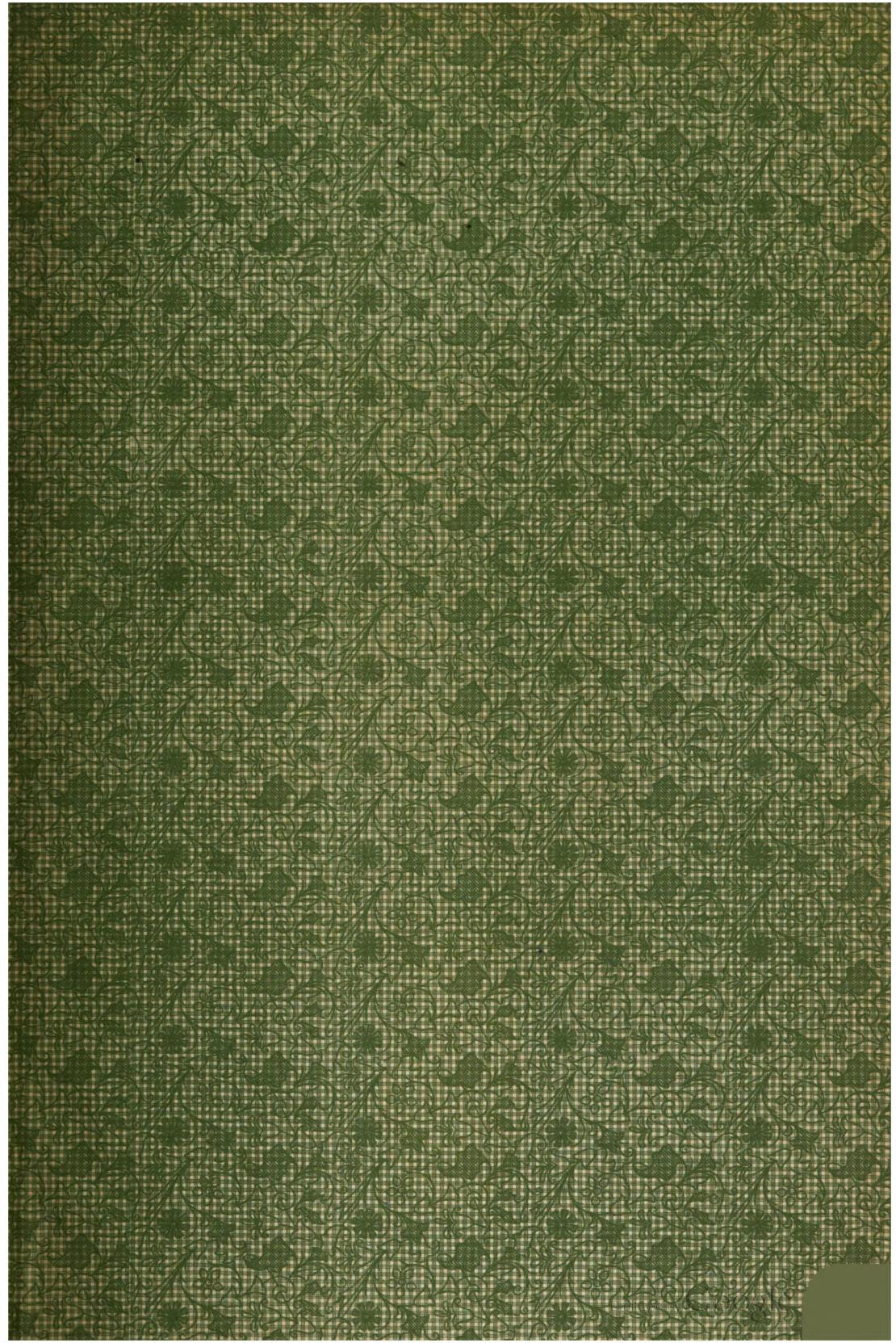


GRADUATE SCHOOL
OF BUSINESS
ADMINISTRATION
**HARVARD BUSINESS
LIBRARY**

GEORGE F. BAKER FOUNDATION



GIFT OF
Fire Underwriters
Association of the
Northwest



PROCEEDINGS
OF THE
Fiftieth Anniversary Meeting

OF THE
Fire Underwriters' Association
= OF THE NORTHWEST



Congress Hotel, Chicago, Illinois

OCTOBER 5 and 6, 1921

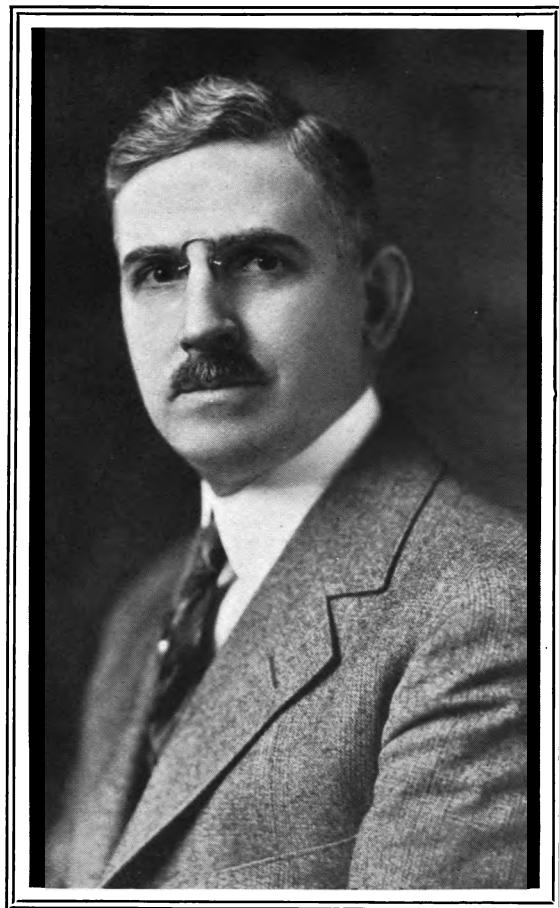
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PRESS OF
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&
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CHICAGO



CHARLES H. COATES
President

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Fiftieth Anniversary Meeting
of the
**FIRE UNDERWRITERS' ASSOCIATION
OF THE NORTHWEST**

PRESIDENT

CHARLES H. COATES..... CHICAGO, ILL.
Manager, National Liberty Insurance Co.

VICE-PRESIDENT

WM. T. BENALLACK..... DETROIT, MICH.
General Agent, Michigan Fire & Marine Insurance Co.

SECRETARY

ROBERT C. HOSMER..... CHICAGO, ILL.
Asst. Manager, National Liberty Insurance Co.

TREASURER

ROYAL A. BUCKMAN..... CHICAGO, ILL.
Supt. Auto Department, Royal Insurance Co.

BOARD OF DIRECTORS

Directors for Three Years

EVERETT T. TANNER..... DECATUR, ILL.
State Agent, Security Insurance Co. of New Haven

C. D. LIVINGSTON..... DETROIT, MICH.
State Agent, Royal Exchange Assurance

K. L. WALLING..... DES MOINES, IOWA
Manager, Insurance Service Bureau

Directors for Two Years

PRESTON T. KELSEY..... NEW YORK, N. Y.
U. S. Manager, Sun Insurance Office

H. E. BONING..... MILWAUKEE, WIS.
State Agent, Milwaukee Mechanics Insurance Co.

GEORGE E. LEACH..... MINNEAPOLIS, MINN.
Special Agent, Norwich Union Insurance Co.

Directors for One Year

FRANK G. SNYDER..... LOUISVILLE, KY.
State Agent, Liverpool & London & Globe Insurance Co.

CHAS L. HECKOX..... ST. LOUIS, MO.
Secretary, Liberty Fire Insurance Co.

J. M. THOMAS..... CHICAGO, ILL.
Manager, Fire Association of Philadelphia

LIBRARY COMMITTEE

RALPH B. IVES, Chairman ROYAL A. BUCKMAN
H. H. GLIDDEN T. M. HOGAN
W. C. BOORN

SCHOLARSHIP COMMITTEE

W. R. TOWNLEY

FINANCE COMMITTEE

J. M. THOMAS, Chairman GEORGE E. LEACH
HERBERT E. BONING

PROGRAM

FIFTIETH ANNIVERSARY MEETING

WEDNESDAY, OCTOBER 5th, 1921

OPENING SESSION 10:00 A. M.

<i>Invocation</i>	REV. HUGH ELMER BROWN
Pastor First Congregational Church, Evanston, Ill.	
<i>Vocal Selection</i>	MRS. P. D. McGREGOR

Accompanist, MRS. ETHAN TAYLOR

<i>Roll Call, Reading of the Minutes of Last Meeting, Election of New Members</i>	
<i>Report of Board of Directors</i>	ROBERT C. HOSMER
<i>Report of Library Committee</i>	RALPH B. IVES
<i>Report of Scholarship Committee</i>	WELLINGTON R. TOWNLEY
<i>Report of Secretary</i>	ROBERT C. HOSMER
<i>Report of Treasurer</i>	ROYAL A. BUCKMAN

Remarks by the President

Appointment of Committee of Five to nominate Three Directors

<i>Annual Address—“The Hidden Pool”</i>	MR. RUSSELL W. OSBORNE, San Francisco General Agent, North British & Mercantile Ins. Co.
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INFORMAL BUFFET LUNCHEON

FLORENTINE ROOM, CONGRESS HOTEL, 1:00 P. M.
Orchestral Music

AFTERNOON SESSION 2:30 P. M.

Unveiling and Presentation of the Gunsaulus Memorial Tablet

<i>Presentation by</i>	MR. WELLINGTON R. TOWNLEY
<i>Acceptance by</i>	MR. HOWARD M. RAYMOND Acting President Armour Institute of Technology

Address—“Review of Fifty Years” . . MR. THOMAS R. WEDDELL, Chicago
Editor “Insurance Post”

Address—“Expensive Economies in City Fire Service”

MR. ALLEN D. ALBERT, Paris, Ill.
Former President International Rotary Club

THURSDAY, OCTOBER 6th, 1921

MORNING SESSION 10:00 A. M.

Address—“Around the World” MR. HOWARD P. MOORE, New York
General Manager, American Foreign Insurance Association

Address—“Looking Both Ways” MR. DAVID O. STINE, Reedsburg, Wis
State Agent, St. Paul, Fire & Marine Insurance Company

LUNCHEON, FLORENTINE ROOM, CONGRESS HOTEL, 12:30 P. M.
Vice-President BENALLACK, Presiding

AFTERNOON SESSION 2:30 P. M.

Address—“Naturalizing and Nationalizing the Alien”

HON. EVAN A. EVANS, Chicago
Judge, United States Circuit Court of Appeals for the Seventh Circuit

Reports of Committees *New Business*
Unfinished Business *Election of Officers*

CHARLES H. COATES, President

WILLIAM T. BENALLACK, Vice-President

ROBERT C. HOSMER, Secretary

ROYAL A. BUCKMAN, Treasurer

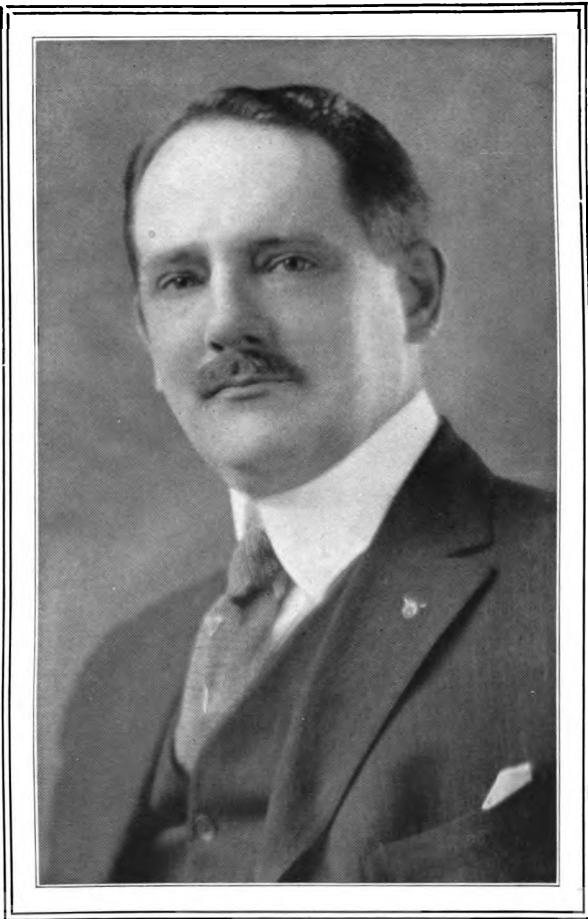
GEORGE R. SNYDER, Sergeant-at-Arms



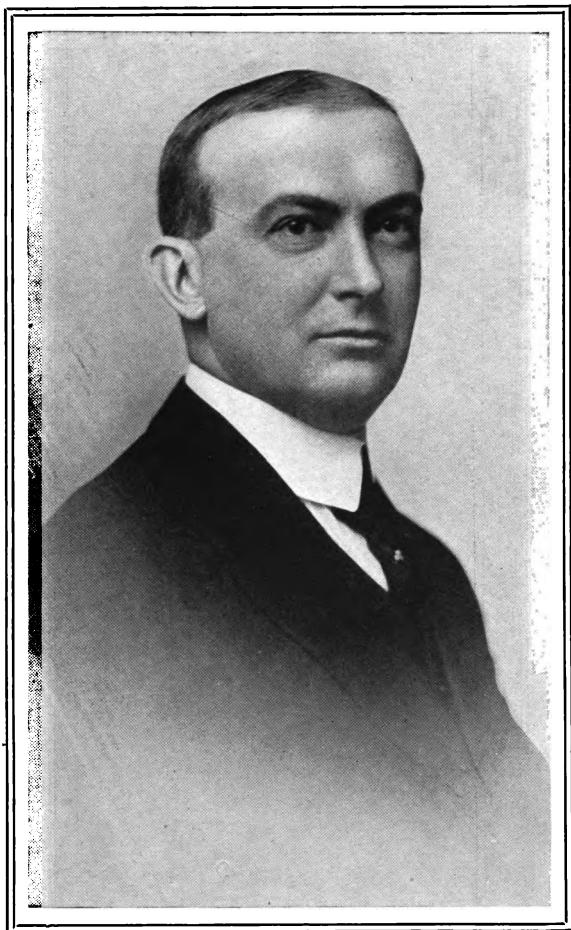
WM. T. BENALLACK
Vice-President



ROBERT C. HOSMER
Secretary



ROYAL A. BUCKMAN
Treasurer



RALPH B. IVES
Chairman Library Committee



W. R. TOWNLEY
Chairman Scholarship Committee

PROCEEDINGS

OF THE

FIFTIETH ANNIVERSARY MEETING OF THE

FIRE UNDERWRITERS' ASSOCIATION

OF THE NORTHWEST

Held at the Congress Hotel, Chicago, Illinois,
October 5th and 6th, 1921

FIRST DAY

WEDNESDAY MORNING SESSION

The first session of the fiftieth meeting of the Fire Underwriters' Association of the Northwest convened October 5th, at the Congress Hotel, Chicago, at eleven o'clock A. M., President Charles H. Coates presiding.

President Coates: Ladies, fellow members and guests, the fiftieth annual meeting of the Fire Underwriters' Association of the Northwest will please come to order.

It has been the custom of our Association, before beginning its deliberations, to seek Divine guidance. I am going to ask our guest, Rev. Hugh Elmer Brown, to pronounce the invocation.

INVOCATION

In the beginning we acknowledge Thee, O infinite God, on the threshold of these sessions to refresh our minds to the goodness of this Association over fifty years. We thank Thee for old friendships in and through this Association, for all achievements wrought thereby. We thank Thee for memories of and association with Dr. Gunsaulus and may we all be uplifted as we remember. O Thou, whose presence can never be changed to absence, be present in these sessions to give sound-

ness of judgment, cleanliness of purpose and good-will to all deliberations. Bless the officers and all in authority, members both present and absent. We pray Thou will extend to this and other organizations similar, a blessing to the world not only as they are at present but in the uniting of men together in the comradeship of human service. Bless the nation of which we are a part, the world with all its concussions and confusion at this hour. Guide this nation in reconciliation of peace and justice. This we ask in the name of Jesus Christ our Lord. Amen.

President Coates: We are very happy to have as our guests today, Mrs. P. D. McGregor and her accompanist, Mrs. Ethan Taylor. Our program would be far from complete if we were not privileged to enjoy some of Mrs. McGregor's delightful vocal selections. I trust we may have that pleasure at this time. Mrs. McGregor.

Mrs. McGregor: I will give you a group of three songs: "I Know," "A Little Word" and "Lift Thine Eyes." (Applause.)

Mrs. McGregor sang the above songs. (Applause.)

Mr. W. P. Robertson: I move you, sir, as a mark of appreciation of the beautiful music we have just listened to that this association extend to Mrs. McGregor and Mrs. Taylor a rising vote of thanks.

The Association stood and applauded.

President Coates: We certainly appreciate having Mrs. McGregor and Mrs. Taylor with us, and I want to personally thank them for the delightful entertainment afforded.

The first order of business will be the roll call. The chair will entertain a motion to dispense with the roll call.

Mr. Chas. L. Hecox: I move the roll call be dispensed with.

The motion was seconded and carried.

The next will be the reading of the minutes of the previous meeting. The chair will entertain a motion to dispense with the reading of the minutes.

Mr. Carroll De Witt: I move that the minutes of the previous meeting be not read.

The motion was seconded and carried.

President Coates: Our Treasurer tells me that only ten luncheon tickets have been sold for this noon. Now, there may have been a misunderstanding. This is simply an informal luncheon. We thought it would be a good plan to arrange it, give you a chance to visit, and make sure that you would be

here this afternoon. The hotel would like to know how many they can depend upon and I will ask those to stand who will participate in the luncheon this noon.

Those desiring luncheon tickets arose and stood until the Secretary counted them.

We will take next in order of business, the report of the Library Committee, Mr. Ives.

REPORT OF LIBRARY COMMITTEE

The record of the Library for the past year is one of which the Association may well be proud. Progress has been made in its various lines of activity. The number of books loaned is greater; there has been a marked increase in the applications for references; and the means for obtaining information have been very much facilitated, through the more complete cataloguing of the books and the filing of clippings, pamphlets, and other data pertinent to the insurance business.

100,000 slips, calling attention to the advantages of the Library, were distributed among the companies, to be enclosed with their daily mail to agents. These brought forth many inquiries, showing that the local agent feels his need for greater knowledge of the business. It is like the doctor who wakes up to the realization that he is behind the times—that in order to hold his practice, he must keep himself informed of the progress in the science of medicine. The insurance business was never more complicated, never presented more perplexing problems than today; and the successful agent keeps pace with the times and studies the new forms of insurance coming into use and new methods of handling the established lines.

The logical place for the local agent to secure this knowledge—aside from his companies—is through the Insurance Library; and the benefit derived by the companies, through this bureau of information, is beyond calculation. And right here we would again emphasize our plea made a year ago—that the companies impress upon their employes the value of frequent visits to the Library to increase their knowledge of the business; for the same information which enables the local agent to present his wares in an attractive way to his customer fits the young man to be of value to that local agent, when some unusual feature regarding a risk comes up for attention by the company representative, whether in the field or the office.

To the incoming administration we heartily recommend a further extension of this service, both for the benefit of mem-

bers and non-members. Our Librarian and her assistant have done their utmost to make the Library a success. What has been accomplished will be more accurately set forth in the Librarian's Report, which will be printed in the report of this meeting and distributed to members.

At the meeting a year ago you appropriated, for the maintenance of the Library, the sum of \$4,000. Of this amount some \$3,600 has been expended. We heartily recommend that you make the appropriation this year \$4,500 to cover increased salary list and other incidental expenses, which will show an increase this year.

Respectfully submitted,

RALPH B. IVES, Chairman,

ROYAL A. BUCKMAN,

T. M. HOGAN,

W. C. BOORN,

H. H. GLIDDEN,

Library Committee.

To MR. RALPH B. IVES,
Chairman, Library Committee:

An appreciable increase shows in the number of books loaned and reference questions taken care of over that of last year; 1,940 books were loaned as against 1,084 of last year and 1,462 references as against 1,153.

You will be interested in knowing the cataloguing of the books is practically completed; the periodical file for clippings and pamphlets in good running order, the clipped magazines and booklets issued by the companies bound to date.

Out of the appropriation of \$4,000 allotted us last year, we have used \$3,638.73. I would recommend that the same amount be given us again this year.

Here in the city you find the man who has specialized; he has the opportunity for calling meetings to talk over and settle difficult questions and the privilege of profiting by one another's experience. You may perhaps forget that an agent in a small town has no such advantage, and in many cases has not even a thorough knowledge of the principles of insurance.

Many times a man hesitates to continually call on his company for information, for in many instances the company takes it for granted the agent is going to understand and he realizes this. Perhaps a sentence quoted from one of the letters received not long since will express better than I, the need of such work as we have been endeavoring to do this year.

"Please explain the meaning of these notations so that an ordinary person can fully understand their meaning."

We have been to 200 agents the medium through which they have received the answer to the puzzling questions that have confronted them. And although 200 replies to one hundred thousand advertisements enclosed with the mail going out from the western departments may seem like a small per cent and a rather poor return, it is a beginning. Twenty-five have become real patrons of the library—in some cases having us send them books every two weeks, in this way finding out for themselves the answer to things that have bothered them.

These agents represent your company, handle directly the public and should be well informed. Loaning them our books answering to the best of our ability their inquiries provides them with the material to answer intelligently questions put to them, and in the end benefits not only the agent, but the company. It gives each agent the opportunity of becoming familiar with the new lines written by the companies, such as automobile insurance, etc.

The process of interesting the agents so that they will call upon us is going to be slow and up-hill, but it can be accomplished, and your library can have a place of its own, not only in the insurance world, but the library as well. To do this, however, I will need the continuous help and loyalty of the association. To the men who have given their services this year, I am deeply indebted and appreciate their kindness.

For the coming year, I hope the library will be the means of providing many with a sound knowledge of the general principles of insurance.

To the friends and members who have remembered us so kindly with books and pamphlets of interest, I wish to express my appreciation and thanks.

Respectfully submitted,

JANET CLEMSON MCFARLAND,
Librarian.

Mr. Jas. M. Larmore: Mr. President, I move that the report of the Library Committee be adopted and that an appropriation of \$4,500 be made as requested in this report.

The motion was seconded and carried.

President Coates: The next order of business will be the reading of the names of new members. There are one hundred ninety new members and if you care to have the names read well

and good, otherwise, the chair will entertain a motion to dispense with the reading of these names.

Mr. DeWitt: I move you, Mr. President, that the reading of the names of new members be dispensed with and that they be elected to membership. The Board of Directors has passed on them. The Secretary will cast a unanimous ballot for these new members.

The motion was seconded and carried.

NEW MEMBERS, OCTOBER, 1921.

Alexander, F. N., State Agent, Mil. Mechan. Ins. Co., Grand Rapids, Mich., Box 115.
Allen, Clinton L., Special Agent, Aetna Insurance Co., 1712 Dime Bank Bldg., Detroit, Mich.
Amadon, J. E., Supt. Loss Dept., Ohio Farmers Ins. Co., LeRoy, Ohio.
Atchison, Wm. B., Special Agent, L. & L. & G. Ins. Co., Centralia, Mo.
Ball, Harry R., Special Agent, L. & L. & G. Insurance Co., 424 First Nat. Bank Bldg., Lincoln, Neb.
Baker, T. F., Manager, Arkansas Fire Prev. Bureau, 330 Gazette Bldg., Little Rock, Ark.
Baker, Chauncey B., President, American National Fire Ins. Co., Columbus, Ohio.
Bean, Chas. U., State Agent, Norwich Union Fire Ins. Society, 625-6 Lemcke Bldg., Indianapolis, Ind.
Bean, L. L., Special Agent, London & Lancashire Ins. Co., 394-6 Ludlow Arcade, Dayton, Ohio.
Berger, R. M., Manager, Ill. Audit Bureau, 602-37 S. Wabash Ave., Chicago, Ill.
Berry, Henry F., Special Agent, New Hampshire Fire Ins. Co., 206 Hartman Bldg., Columbus, Ohio.
Bertiaux, Fred C., State Agent, Westchester Fire Ins. Co., 1010 Fisher Bldg., Chicago, Ill.
Bertolin, Ralph W., Asst. Gen. Agent, E. J. Miller Gen. Agency, 311 Gas & Elec. Bldg., Denver, Colo.
Blackard, Clyde W., Special Agent, Ins. Co. of North America, Indianapolis, Ind.
Blanchard, W. A., Special Agent, Phoenix Ins. Co., Hartford, Conn., 208 Capitol Nat. Bank Bldg., Lansing, Mich.
Bright, James E., State Agent, Automobile Ins. Co. of Conn., 306 Hubbard Bldg., Des Moines, Iowa.
Bucknell, Robert R., Special Agent, Continental Fire Ins. Co., Jackson, Mich., Box 547.
Bulau, A. E., Special Agent, Aetna Insurance Co., 1007 Hartman Bldg., Columbus, Ohio.
Burmaster, H. J., State Agent, Fidelity-Phenix Fire Ins. Co., 777 Brantdeis Theater Bldg., Omaha, Neb.
Burnley, J. P., Special Agent, St. P. Fire & Marine Ins. Co., 402 N. Y. Life Bldg., Kansas City, Mo.
Cady, George L. Jr., Special Agent, National Liberty Insurance Co., 207 N. Michigan Ave., Chicago, Ill.
Caldwell, Robert E., Special Agent, Springfield Fire & Marine Ins. Co., York, Nebraska.

- Cameron, Eugene B., State Agent, Westchester Fire Ins. Co., 1890 E. 97th Street, Cleveland, Ohio.
- Canterbury, W. P., Special Agent, Delaware Dept. of the Westchester Fire Ins. Co., Minneapolis, Minn.
- Clark, Hubert J., Chief Engineer, Oklahoma Inspection Bureau, Oklahoma City, Okla., Box 559.
- Cochran, J. W., Vice-Pres., Fire Association of Phila., 4th & Walnut St., Philadelphia, Pa.
- Coffin, Ross E., Special Agent, Ins. Co. of North America, 258 Lemcke Annex, Indianapolis, Ind.
- Collins, Thomas F., Special Agent, Queen Insurance Co., 204 Hartman Bldg., Columbus, Ohio.
- Cowles, Henry W., Special Agent, Glens Falls Ins. Co., 403 First Nat. Bank Bldg., Oklahoma City, Okla.
- Crooks, J. W., Treasurer, Ohio Farmers Ins. Co., LeRoy, Ohio.
- Cullison, James B., Jr., Manager, Hail Dept., Aetna Insurance Co., 209 W. Jackson St., Chicago.
- Curry, H. E., Special Agent, Delaware Underwriters, 510 Washington Arcade, Detroit, Mich.
- Curtis, E. C., Special Agent, Queen Insurance Co., 205 Murray Bldg., Grand Rapids, Mich.
- Danforth, F. S., Asst. Secy., Millers National Ins. Co., 175 W. Jackson St., Chicago, Ill.
- Daniel, Frank R., Chier Engineer, Wis. Inspection Bureau, 912 First Nat. Bank Bldg., Milwaukee, Wis.
- Daley, Andrew C., State Agent, Phoenix of London, 322 Securities Bldg., Des Moines, Iowa.
- Daseke, G. J., Special Agent, Connecticut Fire Insurance Co., 249 Lemcke Annex, Indianapolis, Ind.
- Davies, George R., Manager, Pittsburgh Underwriters, 316 4th Avenue, Pittsburgh, Pa.
- Davis, Cecil L., Special Agent, Queen Insurance Co., 412 Sharp Bldg., Kansas City, Mo.
- Dieck, George E., Special Agent, Automobile Ins. Co. of Hartford, 611 175 W. Jackson St., Chicago, Ill.
- Dillon, Ray R., State Agent, Nat. Ben Franklin Ins. Co., 627 Farwell Ave., Detroit, Mich.
- Earl, L. G., Cook Co. Manager, Henry P. Magill & Co., 175 W. Jackson St., Chicago, Ill.
- Ebling, Charles, Engineer, Kansas Inspection Bureau, Topeka, Kansas.
- Elkin, H. A., Special Agent, Home Insurance Co., N. Y., 408 S. 6th Street, Springfield, Ill.
- Engle, Chas. F., State Agent, Milwaukee Mechanics Ins. Co., 150 E. Market St., Indianapolis, Ind.
- Erskine, Robert J., Chi. & Cook Co., Mgr., Omaha Liberty Fire Ins. Co., 603-175 W. Jackson St., Chicago.
- Ferguson, J. J., Special Agent, Northern of London, 2168-175 W. Jackson St., Chicago.
- Franklin, T. Z., Asst. Man., Automobile Ins. Co. of Hartford, 611-175 W. Jackson St., Chicago.
- Fuller, Guy H., Asst. Manager, Southwestern Adjustment Co., 416 Patterson Bldg., Oklahoma City, Okla.
- Fulton, George, Secretary, Globe National Fire Insurance Co., Sioux City, Iowa.
- Funkhouser, W. T., State Agent, United States Fire Ins. Co., 130 W. Main St., Decatur, Ill.

- Furgason, Revillo O., Special Agent, Pittsburgh Underwriters, 808 Fidelity Trust Bldg., Indianapolis, Ind.
- Furse, David S., Special Agent, National Union Fire Ins. Co., 1933-175 W. Jackson St., Chicago, Ill.
- Gardner, Chas. C., State Agent, Sun Insurance Office, 303 Securities Bldg., Des Moines, Iowa.
- Gardner, Clyde H., Special Agent, National Liberty Ins. Co., 634 G. & E. Bldg., Denver, Colo.
- Gifford, Charles F., Special Agent, Great American Insurance Co., 525 Lemcke Bldg., Indianapolis, Ind.
- Goodsell, G. R., State Agent, Pittsburgh Underwriters, 519 New 1st Nat. Bank Bldg., Columbus, Ohio.
- Graf, Chas. J., Special Agent, L. & L. & G. Insurance Co., 1144-175 W. Jackson St., Chicago, Ill.
- Grefe, Theo. F., Secretary, Central Nat. Fire Ins. Co., Des Moines, Iowa.
- Gustetter, Frederick C., Asst. Secy., Phoenix Insurance Co., Hartford, Conn.
- Hallberg, Carl A., State Agent, Norwich Union Insurance Society, 901 Ford Bldg., Detroit, Mich.
- Hanson, Robert L., Special Agent, L. & L. & G. Insurance Co., 1211 Plymouth Bldg., Minneapolis, Minn.
- Haupt, Fred C., State Agent, American Ins. Co. of N. J., Oklahoma City, Okla., Box 1094.
- Heffernan, P. J., State Agent, Sun Insurance Office, 729 Lemcke Bldg., Indianapolis, Indiana.
- Henn, O. M., Branch Manager, Missouri Inspection Bureau, 909 Republic Bldg., Kansas City, Mo
- Henshaw, W. J., Special Agent, Commercial Union Ins. Co., 921 Lemcke Bldg., Indianapolis, Ind.
- Hesse, Frederic O., State Agent, Norwich Union Fire Ins. Society, University Bldg., Milwaukee, Wis.
- Hinckley, David, Asst. Manager, Delaware Underwriters, 508 Walnut Street, Phila., Pa.
- Hirsch, F. J., Special Agent, Fidelity Phenix Fire Ins. Co., 137 S. La Salle Street, Chicago, Ill.
- Holt, Chester H., State Agent, Netherlands Fire & Life Ins. Co., 2014 College Ave., Indianapolis, Ind.
- Hoover, E. W., Special Agent, Aetna Insurance Co., 301 Lombard Bldg., Indianapolis, Ind.
- Hoyle, E. I., Asso. Manager, Southwestern Adjustment Co., 416 Patterson Bldg., Oklahoma City, Okla.
- Hubbard, Clarence, Special Agent, National Liberty Ins. Co., 18 Firey Bldg., Aberdeen, S. D.
- Hudler, Ralph O., Special Agent, Northwestern Nat. Ins. Co., 2131-175 W. Jackson St., Chicago, Ill.
- Hussey, Glenn D., Special Agent, Glens Falls Insurance Co., Insurance Bldg., Topeka, Kan.
- Ingram, Carl E., State Agent, Westchester Fire Ins. Co., 921 Lemcke Bldg., Indianapolis, Ind.
- Ives, Richard K., Special Agent, Aetna Insurance Co., 301 Lombard Bldg., Indianapolis, Ind.
- Johnson, John C., Special Agent, Commonwealth Insurance Co., 1002 City Trust Bldg., Indianapolis, Ind.
- Jones, A. Winston, Special Agent, American of Newark, Oklahoma City, Okla., Box 1094.

- Juenger, George R., Special Agent, Westchester Fire Ins. Co., 921 Lemcke Bldg., Indianapolis, Ind.
- Kerr, Charles M., President, Farmers Fire Insurance Co., 53 E. Market St., York, Pa.
- King, Norris A., Manager, Gr. Rps. Br., Western Adj. & Insp. Co., 835 Mich. Trust Bldg., Grand Rapids, Mich.
- Klenk, Charles, Asst. Sec., Milwaukee Mechanics Ins. Co., First Nat. Bank Bldg., Milwaukee, Wis.
- Kwech, J. W., Special Agent, Connecticut Fire Ins. Co., 1601-175 W. Jackson St., Chicago.
- Lelli, U. M., State Agent, Phoenix of Hartford, 175 W. Jackson St., Chicago, Ill.
- Leonard, W. L., State Agent, Fireman's Fund Insurance Co., 1003 Merchants Bank Bldg., Indianapolis, Ind.
- Lewis, B. C. Jr., Secretary, Virginia F. & M. Ins. Co., Richmond, Va., Box 1437.
- Lewis, John N., Special Agent, National Liberty Ins. Co., 919 Tradesmen's Nat. Bank, Oklahoma City, Okla.
- Lind, Percy L., General Agent, Omaha Liberty Fire Ins. Co., 719 Linn Street, Peoria, Ill.
- Linnell, L. M., Secretary, Central West Fire Ins. Co., Bloomington, Ill.
- Linton, M. L., Special Agent, London & Lancashire Ins. Co., 503 Equitable Bldg., St. Louis, Mo.
- Lister, James J., Special Agent, Liberty Fire Ins. Co., 2119-175 W. Jackson St., Chicago, Ill.
- Lund, John G., Exc. State Agent, Columbia Fire Underwriters, 5022 Hamilton St., Omaha, Neb.
- Macpherson, A. I., State Agent, St. Paul F. & M. Ins. Co., 516 Columbia Bldg., Louisville, Ky.
- Macpherson, Franklin R., Special Agent, New Hampshire Fire Ins. Co., 516 Columbia Bldg., Louisville, Ky.
- Moreau, B. E., State Agent, St. Paul F. & M. Ins. Co., 869 Gas & Elec. Bldg., Denver, Colo.
- Marshall, Harold W., Special Agent, Central Nat. Fire of Des Moines, Lincoln Hotel, Cedar Rapids, Iowa.
- Meister, Fred C., Special Agent, Northern Assurance Co., 1213 First National Bank Bldg., Oklahoma City, Okla.
- Menzies, R. N., Special Agent, Glens Falls Insurance Co., 178 Main St., Jackson, Mich.
- Merbitz, O. F., State Agent, Western Assurance Co., 515 Dime Bank Bldg., Detroit, Mich.
- Mercier, George W., Special Agent, Hanover Fire Insurance Co., 1105-175 W. Jackson St., Chicago.
- Mickelson, Louis, Examiner, Commercial Union Assur. Co., 76 W. Monroe Street, Chicago.
- Miller, Chauncy S. S. Jr., Adjuster, C. D. Greene & Co., 1430-175 W. Jackson St., Chicago, Ill.
- Miller, John N., Special Agent, Providence Washington Ins. Co., 1353-175 W. Jackson St., Chicago, Ill.
- Milligan, Frank E., Manager Loss Dept., Concordia Fire Ins. Co., Brumder Bldg., Milwaukee, Wis.
- Milligan, W. E., General Agent, St. Paul F. & M. Ins. Co., Aberdeen, S. D.
- Mollington, A. C., Deputy Asst. Manager, L. & L. & G. Insurance Co., 1144-175 W. Jackson St., Chicago, Ill.
- Moore, Robert H., Asst. Secretary, Concordia Fire Ins. Co., Milwaukee, Wis.

FIFTIETH ANNIVERSARY MEETING

- McClure, Chas. R., State Agent, Rochester Dept., Great American Ins. Co., 410 Hammond Bldg., Detroit, Mich.
- McClure, Thos. O., State Agent, New Brunswick Fire Ins. Co., 621-175 W. Jackson St., Chicago, Ill.
- McConnell, L. D., State Agent, Farm Dept., American Insurance Co., 902 S. 11th Street, Lafayette, Ind.
- McCormick, J. A., Secretary, Scottish Union & Nat. Ins. Co., Hartford, Conn.
- McGurren, H. F., State Agent, Westchester Fire Ins. Co., 607 West Madison St., Ann Arbor, Mich.
- McLaughlin, Charles F., Special Agent, Continental Fire Ins. Co., Bellefontaine, Ohio.
- Nelson, C. H., Adjuster, Bates Adjustment Co., 521 Mercantile Bldg., Oklahoma City, Okla.
- Nelson, Jacob, Exc. Special Agent, American Eagle Fire Ins. Co., 207 W. Jackson St., Chicago, Ill.
- Nelson, Norman, Adjuster, Bates Adjustment Co., 520 Mercantile Bldg., Oklahoma City, Okla.
- Parks, H. L., Special Agent, Glens Falls Insurance Co., 517-18 Bulkley Bldg., Cleveland, Ohio.
- Pepper, E. W., State Agent, Agricultural Insurance Co., 639 Andrus Bldg., Minneapolis, Minn.
- Peterson, H. F., Supt. Farm Dept., Royal Insurance Co., 209 W. Jackson St., Chicago, Ill.
- Peterson, John, Secretary, North American Nat. Ins. Co., Des Moines, Iowa.
- Petrie, H. J., Secretary, Western National Fire Ins. Co., Fargo, N. D., Box 949.
- Pickens, Everett M., Adjuster, St. Paul F. & M. Ins. Co., Enid, Okla.
- Pickens, John L., State Agent, St. Paul F. & M. Ins. Co., Enid, Okla.
- Pieper, Emil G., Vice-President, Rhode Island Insurance Co., 15 Custom House Street, Providence, R. I.
- Price, James W., Adjuster, American Ins. Co., N. J., 3291 Vicksberg Ave., Detroit, Mich.
- Purcell, J. J., General Agent, Sterling Fire Ins. Co., 70 W. Monroe Street, Chicago, Ill.
- Quackenbush, S. H., Asst. Manager, Royal Ins. Co., 209 W. Jackson St., Chicago, Ill.
- Ramey, George L., State Agent, National Union Fire Ins. Co., 1102 City Trust Bldg., Indianapolis, Ind.
- Ramseyer, Special Agent, Insurance Co. of North America, 910 Sharp Bldg., Kansas City, Mo.
- Rasmussen, J. E., Special Agent, Continental Fire Ins. Co., Madison, Wis.
- Rearden, Wm. E., State Agent, Camden Fire Insurance Co., 1535-175 W. Jackson St., Chicago, Ill.
- Reed, Wm. H., Special Agent, Northern Assurance Co., Columbus, Ohio, Box 371.
- Reid, Earl A., State Agent, London Assurance Corporation, 416 Huntington Bank Bldg., Columbus, Ohio.
- Reilly, J. F., Special Agent, Royal Insurance Co., 718 Railway Exchange Bldg., Milwaukee, Wis.
- Reiss, Frederic H., Special Agent Insurance Co. of North America, 901 Hippodrome Bldg., Cleveland, Ohio.
- Remak, Gustavus Jr., President, Insurance Co. of the State of Pa., 308 Walnut Street, Philadelphia, Pa.

- Reynolds, D. S., Underwriting Dept., Ohio Farmers Ins. Co., LeRoy, Ohio.
- Robertson, A. M., Special Agent, Cotton Insurance Assn., 609 American Nat. Bank Bldg., Oklahoma City, Okla.
- Rogerson, Edward J., Law Bros., 1651-175 W. Jackson St., Chicago, Ill.
- Roller, Lester H., Special Agent, L. & L. & G. Ins. Co., 303 Alliance Bank Bldg., Alliance, Ohio.
- Runckle, Charles G., State Agent, Scottish Union & National Ins. Co., 807 Columbia Bldg., Cleveland, Ohio.
- Sabin, F. H., Resident Gen. Agent, North British & Mercantile Ins. Co., 1437-175 W. Jackson St., Chicago, Ill.
- Sanders, H. A., Special Agent, Queen Insurance Co., 516 Patterson Bldg., Oklahoma City, Okla.
- Sargent, Fred R., Special Agent, L. & L. & G. Insurance Co., 1144-175 W. Jackson St., Chicago, Ill.
- Scaff, Wm. R., State Agent, Pennsylvania Fire Ins. Co., 1103 City Trust Bldg., Indianapolis, Ind.
- Schmitt, H. M., President, National Ben Franklin Fire Ins. Co., Pittsburgh, Pa.
- Schreiber, W. L., Special Agent, Sun Insurance Office, First Nat. Bank Bldg., Fargo, N. D.
- Schweers, Geo. E., Special Agent, Scottish Union & Nat. Ins. Co., 175 W. Jackson St., Chicago.
- Scurr, O. E., State Agent, Scottish Union & National Ins. Co., 505 Keeline Bldg., Omaha, Neb.
- Secker, T. A., Man. Underwriters, Mid-West Fire Ins. Co., Illinois State Bank Bldg., Quincy, Ill.
- Seitz, H. C., Asst. Manager, Oil Insurance Association, 209 W. Jackson St., Chicago.
- Shipner, P. H., Manager, Brokerage & Service Dept., North British & Mercantile Ins. Co., 1437-175 W. Jackson St., Chicago.
- Smith, F. B., Special Agent, United States Fire & North River Ins., 130 W. Main St., Decatur, Ill.
- Smith, Wm. W., Special Agent, Commercial Union Assur. Co., 76 W. Monroe St., Chicago, Ill.
- Snow, Edwin B., Special Agent, Phoenix Insurance Co., 408 W. Fort St., Detroit, Mich.
- Snyder, Claude F. Jr., Special Agent, Northern Assurance Co., 201 Trust Bldg., Lexington, Ky.
- Sommer, Richard K., Special Agent, Niagara Fire Insurance Co., 411-181 W. Quincy St., Chicago, Ill.
- Steckel, Rene, Asst. Secretary, Milwaukee Mechanics Ins. Co., First Nat. Bank Bldg., Milwaukee, Wis.
- Stewart, A. B., Special Agent, Providence Washington Ins. Co., 1951 W. 13th St., Oklahoma City, Okla.
- Stire, Leslie C., State Agent, New Hampshire Fire Ins. Co., 867 Gas & Elec. Bldg., Denver, Colo.
- Storey, L. C., Asst. Manager, Westchester Fire Ins. Co., 343 S. Dearborn St., Chicago, Ill.
- Stram, Roy, Special Agent, L. & L. & G. Insurance Co., 1714 Dime Bank Bldg., Detroit, Mich.
- Stratton, Robert C., Underwriter, Wolverine Insurance Co., Lansing, Mich.
- Stults, Ewing, State Agent, Scottish Union & National Ins. Co., 201 Starks Bldg., Louisville, Ky.
- Succop, C. H. E., Vice-Pres., Globe Insurance Co., 216 Fourth Ave., Pittsburgh, Pa.

- Summer, Fred J., Special Agent, Queen Insurance Co., 209 W. Jackson St., Chicago.
- Talmage, Charles. O., Manager, Columbia Fire Underwriters Agency, New Masonic Temple Bldg., Omaha, Neb.
- Taylor, J. Burr, Special Agent, Norwich Union Ins. Co., Omaha Nat. Bank Bldg., Omaha, Neb.
- Taylor, R. M. Jr., Exc. Special Agent, Boston Insurance Co., 1911-175 W. Jackson St., Chicago, Ill.
- Tichenor, O. J., Special Agent, Agricultural Insurance Co., 121 N. Market St., Wichita, Kan.
- Tisdale, Harden V., Special Agent, North British & Mercantile Ins. Co., 422 W. Fort Street, Detroit, Mich.
- Trask, Frederic Allan, Special Agent, Fireman's Fund Ins. Co., Indianapolis, Ind., Box 510.
- Trimble, A. H., President, Superior Fire Ins. Co., 1310 Beaver Avenue, N. S., Pittsburgh, Pa.
- Wager, Frederic W., Special Agent, British America Assur. Co., 904 City Trust Bldg., Indianapolis, Ind.
- Waldman, W. M., Special Agent, Providence Washington Ins. Co., Boone, Iowa.
- Wallace, R. H., Asst. Manager, Columbia Fire Underwriters Agency, New Masonic Temple Bldg., Omaha, Neb.
- Wallin, O. F., Asst. U. S. Manager, General Fire Assur. Co., 175 W. Jackson St., Chicago, Ill.
- Waring, S. W., Asst. Secy., Dubuque F. & M. Insurance Co., Dubuque, Iowa.
- Wechselberg, Robert, State Agent, Milwaukee Mechanics Ins. Co., Milwaukee, Wis.
- Wheeler, Lloyd T., Engineer, Oklahoma Inspection Bureau, Oklahoma City, Okla., Box 559.
- Whitney, Ross, Adjuster, C. D. Greene & Co., 1430-175 W. Jackson St., Chicago, Ill.
- Wilson, C. M., Special Agent, Farmers Insurance Co., 104 LaFayette Apartment, Bloomington, Ill.
- Wright, C. B., Special Agent, L. & L. & G. Insurance Co., 408 S. & L. Bldg., Des Moines, Iowa.
- Yates, Henry, A., State Agent, Aetna Fire Insurance Co., 506 Ferguson Blvd., Springfield, Ill.
- Yelton, F. M., Special Agent, Allemannia Fire Ins. Co., Grand Rapids, Mich., Box 73.
- Yunker, Charles H., President, Milwaukee Mechanics Ins. Co., Milwaukee, Wis.

President Coates: The next order of business is the reading of the report of the Board of Directors.

Mr. Robertson: Mr. President, in as much as these proceedings will be published, I move the reading of the report of the Board of Directors be dispensed with.

The motion was seconded and carried.

MEETING OF THE BOARD OF DIRECTORS.

March 22, 1921.

Minutes of Board of Directors Meeting, held in the Library on March 22, 1921.

Members present: President, C. H. Coates, presiding; Vice-President, W. T. Benallack; Secretary, R. C. Hosmer; Treasurer, R. A. Buckman; E. T. Tanner, H. E. Boning, K. L. Walling.

Minutes of previous meeting were read and approved.

An informal verbal report of the Treasurer given.

Treasurer Buckman reported for the Committee on accommodations for the next annual meeting, the Gold Room of the Congress Hotel without interruption for October 5th and 6th.

Moved by Vice-President Banallack and seconded by Mr. Walling that a Committee consisting of the Treasurer and Secretary be appointed to look into the cost and advisability of installing a voice amplifying device in the audience room for our next annual meeting. Committee to report at the next Directors meeting.

Upon motion by Vice-President Benallack, seconded by Mr. Boning, that a white ribbon with the emblem of the Association be adopted for use in connection with the identification badge for the next meeting, the ribbons to have the dates 1871-1921 on them. Secretary and Librarian to get an estimate of cost and report.

After discussion it was decided that the invitations for the coming meeting have the dates 1871-1921 printed upon them in gold lettering, together with the words "Golden Anniversary"—programs not to be sent out with the invitations as has been the custom.

Moved by Mr. Boning and seconded by Mr. Walling that W. R. Townley, Secretary Hosmer and K. L. Walling be appointed a Committee to draft a souvenir program suitable for the occasion, a copy to be submitted at the next meeting of Directors for approval.

Moved by Mr. Tanner and seconded by Mr. Buckman that the President appoint a Committee to prepare a large shield containing the monogram of the Association, together with the dates to be placed back of the Speakers' stand, with other suitable decorations.

Upon motion by Vice-President Benallack and seconded by Mr. Boning, the President appointed a Committee consisting of Messrs. Boning, Walling, Waddell and Joseph to look up and suggest a suitable exhibition of old fire apparatus and relics for the next annual meeting.

Librarian was instructed to gather together all the pictures available of the former Presidents of the Association. Mr. Gallagher appointed Chairman of Committee to serve with Librarian.

Moved by Mr. Buckman and seconded by Mr. Tanner that a campaign for new members be continued as before on the following plans:

First: That a Committee of members of the Directors of the Association become responsible for the various State interests through a Committee of three, the Chairman to be appointed, and he to select two associate members of the Committee. The duties of the State Committee shall be to report upon delinquent members with recommendations as to continuing, or that they be dropped from membership, and in each case the reason therefor.

Second: To instill interest in the present members.

Third: To secure applications for non-members.

In accordance with which the following officers and directors were allotted specific states for the campaign:

President, C. H. Coates, Colorado, Wyoming, New Mexico, West Virginia.

Vice-President Benallack, Michigan.

Secretary Hosmer, Chicago.

Treasurer Buckman, Kansas.

E. T. Tanner, Illinois.

H. E. Boning, Wisconsin.

F. G. Synder, Kentucky and Tennessee.

Chas. L. Hecox, Missouri.

George E. Leach, Minnesota, North and South Dakota.

P. T. Kelsey, Indiana.

C. D. Livingston, Ohio.

K. L. Walling, Iowa and Nebraska.

J. M. Thomas, Oklahoma and Arkansas.

Moved by Mr. Buckman and seconded by Mr. Hosmer that the custom of having a luncheon on the second day of the meeting be continued; Vice-President to have charge of arrangements as heretofore.

Adjournment on motion of Mr. Tanner.

MEETING OF THE BOARD OF DIRECTORS.

June 14, 1921.

Minutes of the meeting of the Board of Directors of the Fire Underwriters Association of the Northwest, held June 14, 1921, in the Library of the Association. Members present: President, C. H. Coates, presiding; Secretary, R. C. Hosmer; Directors, C. D. Livingston, H. E. Boning, J. M. Thomas.

Minutes of the previous meeting were read and approved.

Upon motion by Mr. Livingston and seconded by Mr. Boning, Mr. Thomas and Mr. Buckman were appointed a Committee to arrange for an informal buffet luncheon to be served at noon on Oct. 5th, the first day of the meeting.

Mr. W. E. Miller appointed by President Coates to arrange for music for the October meeting.

Upon motion by Mr. Thomas and seconded by Mr. Livingston, contribution of \$100 was approved by the Fire Underwriters Association, for the Gunsaulus Memorial Tablet.

Informal report by Mr. Boning of the progress of the Committee on exhibition of old fire apparatus.

Informal report by members present of the progress of the Membership Campaign.

Moved by Mr. Livingston and seconded by Mr. Thomas that a telegram be sent to Director George E. Leach, congratulating him upon his election as Mayor of the City of Minneapolis.

Meeting adjourned upon motion.

MEETING OF THE BOARD OF DIRECTORS.

September 6, 1921.

Minutes of the meeting of the Board of Directors of the Fire Underwriters Association of the Northwest, held September 6th in the Library of the Association. Members present: President C. H. Coates, presiding; Vice-President Benallack, Secretary Hosmer, Treasurer Buckman; Directors Tanner, Thomas, Boning and Walling.

Upon motion of Mr. Thomas, seconded by Mr. Tanner the reading of the Minutes of the previous meeting was dispensed with.

Report of Treasurer Buckman read and approved.

Report made by Vice-President Benallack upon the membership campaign.

Mr. W. E. Miller, Chairman of the Committee on music rendered a report giving an estimate of the cost of the music. It was moved by Vice-President Benallack and seconded by Mr. Boning that four pieces of music be engaged to play for three hours from 12:15 p. m. on October 15th, the first day of the meeting.

Moved by Mr. Tanner and seconded by Mr. Walling that Treasurer Buckman make arrangements for the Vice-President's luncheon at a cost not exceeding \$1.50 per plate.

Chairman Boning of the Committee on Old Time Fire Apparatus made a report for his Committee.

The Librarian, Miss McFarland, made a report on the exhibition of photographs of former Presidents.

Report by Mr. Walling on the Souvenir Program.

Moved by Mr. Benallack and seconded by Mr. Tanner that the Committee on the informal buffet luncheon be empowered to make arrangements with the hotel for a luncheon not exceeding \$1.00 per plate.

Report by Chairman Hosmer against the advisability of trying to install and use an amplifier.

Moved by Mr. Benallack and seconded by Mr. Boning that the Librarian be instructed to correct all copies of the By-Laws as to the printer's error, appearing on page 10, Section 11, line 3, to read:

"Shall appoint a Committee of five members who shall nominate *three* members," instead of "Shall appoint a Committee of five members who shall nominate nine members."

Meeting adjourned upon motion of Vice-President Benallack, seconded by Mr. Thomas.

MEETING OF THE BOARD OF DIRECTORS.

October 5, 1921.

Minutes of the meeting of the Board of Directors of the Fire Underwriters Association of the Northwest held October 5, 1921, in the Library of the Association at 2 p. m. Members present: President Coates, Vice-President Benallack, Secretary Hos-

mer, Treasurer Buckman. Directors Hecox, Walling, Boning, Thomas.

Upon motion, reading of the minutes of the previous meeting was dispensed with.

Report of Treasurer Buckman was read and duly certified as correct by the Auditing Committee. Upon motion of Mr. Hecox and seconded by Mr. Walling, it was accepted and approved.

Report of the Committee on the exhibition of photographs was given by Chairman Gallagher.

Report of the Librarian read by Chairman Ives. Upon motion of Mr. Hecox, seconded by Mr. Benallack, it was accepted.

Report of the Library Committee was given by Chairman Ives. Upon motion of Mr. Hecox and seconded by Mr. Benallack, it was accepted.

Upon motion by Mr. Walling, seconded by Mr. Thomas, the following members in arrears for more than two years were dropped from membership:

E. B. Lilly, T. S. McMurray, Jr., W. P. Strode, W. J. Wendt, A. J. Davis, Robt. S. Detrick, A. G. Fairbain, J. H. Kemper, P. G. Kruger.

Upon motion by Mr. Thomas, seconded by Mr. Hecox, the resignation of the following members was accepted:

Allshouse, Chester; Ellis, Bert C.; Middleton, Elliott; Aris, Wm. M.; Ewing, Edward; Moore, Ross A.; Beil, William; Failling, M. M.; Nortman, LeRoy F.; Bohen, John; Fidlar, C. R.; Owrey, Wm. K.; Brown, Geo. A.; Gorham, Chas. H.; Painter, D. H.; Campbell, W. E.; Halle, Frank C.; Rhyan, H. C.; Collins, S. T.; Hunter, W. R.; Speed, J. S.; Crossan, C. W.; Kelly, Wallace; Steinkamp, G. W.; Crouch, B. Duke; Kneepfle, A. A.; Thomas, D. D.; Diebold, Geo.; Kramer, Geo. H.; Wanvig, H. F.; Drum, Robt. A.; McKee, Jas. B.; Wippell, P. P.

Names of the 93 new members were presented by Treasurer Buckman and their applications were approved upon motion of Mr. Boning, seconded by Mr. Hecox.

In the absence of Chairman Townley, Scholarship Committee, his report was read by Secretary Hosmer and upon motion by Mr. Benallack, seconded by Mr. Walling was approved.

Written report of Chairman Miller of the Music Committee was read by the Secretary and motion made by Mr. Hecox, seconded by Mr. Benallack that it be approved. Motion carried.

Informal report of the Decoration Committee was given by Miss McFarland.

Letter of resignation as a director from Mr. P. T. Kelsey was presented to the Board. It was moved by Mr. Hecox and seconded by Mr. Benallack that his resignation be not accepted and that he be asked to withdraw it. Motion carried.

Adjourned.

President Coates: The next will be the report of the Scholarship Committee by Mr. Townley.

REPORT OF SCHOLARSHIP COMMITTEE

Mr. President and Gentlemen of the Fire Underwriters' Association of the Northwest:

In presenting a report of my stewardship as your representative on the Scholarship Committee, permit me first of all to thank you for the delightful compliment you passed upon me at the meeting last year. That was the only meeting of the Association I have missed in the twenty-eight years of my membership, and as I was flat on my back and could not be with you, the message you sent brought you all to me, for which I am deeply grateful.

The Scholarship Committee as now constituted, consists of the General Manager of the Western Actuarial Bureau (Chairman); the President of Underwriters' Laboratories; the Secretary of The Union; the General Manager of the Western Insurance Bureau; and the representative appointed by the President of the Fire Underwriters Association of the Northwest. These five men pass upon all applications and after obtaining personal reports from the Managers of the various State rating bureaus and from other available sources, they award scholarships by States and in accordance with a plan which we believe does justice to all States in the territory comprised within the jurisdiction of the Western Actuarial Bureau.

It must be a matter of pride with you, as it is with me, when we see our single scholarship increased to 25, and we can not help but feel that the good accomplished will be in the same ratio as is represented by the figures 1 and 25.

There is another feature which in itself is a vast improvement upon our original plan, and that is the opportunity to spread these scholarships over a greater area. Under a competitive plan which involved examinations for entrance into Armour Institute, we could not avoid awarding scholarships

to students from Chicago High Schools, for the reason that we have here in this city technical schools which train young men for engineering work. The curriculum in most of the High Schools outside of the City of Chicago is deficient in some subject that is of material value in an engineering course. One omits Chemistry, one Trigonometry, another Physics; and when the student comes to us with zero in any subject he is at a serious disadvantage when he has to face an examination. This, however, is easily overcome by the competitive system we have adopted, and if the applicant is willing to make up his deficiency in a summer course of study he becomes eligible for the competition.

It has been the privilege of your representative to meet each one of the 50 students that are now taking the course in Fire Protection Engineering, and I can assure you that I have never seen a finer group of young men than those to whom scholarships have been awarded both last year and this year, and from indications I will say that when they graduate from Armour Institute of Technology we shall have in the service of Fire Insurance Companies a body of men that are bound to serve the public to good advantage and reflect credit upon Fire Insurance interests generally.

All of which is respectfully submitted.

W. R. TOWNLEY.

President Coates: What will you do with the report of the Scholarship Committee?

Mr. Hecox: I move the report of the Scholarship Committee be adopted and filed.

The motion was seconded and carried.

President Coates: The next order of business will be the report of the Secretary.

REPORT OF THE SECRETARY

Mr. President, Gentlemen and Members of the Fire Underwriters Association of the Northwest:

Your members in good standing at the present time number 1,443 as follows:

Members at the convening of this meeting.....	1,310
Admitted to membership.....	190
 Total	 1,500
Our membership has been reduced as follows:	
Resigned	34
Deaths	14
Dropped	9
 Total	 57
Leaving our present membership.....	1,443

As the printed Proceedings will give the names of those dropped from the roll, I will omit reading them now if there is no objection.

Our membership is made up as follows:

Active members	1,255
Life members	175
Associate members	14
Honorary members	9
 Total	 1,443

Upon payment of 1921 dues, the following were honored with Life Membership:

Anderson, Charles H., Special Agent, Northern Assurance Company.

Brown, Grant R., State Agent, L. & L. & G. Insurance Co.

Burke, F. H., Asst. Manager, Fire Association.

Carr, J. H., General Agent, Hartford Fire Ins. Co.

Chubb, William, President, Reliance Insurance Co.

Clemons, W. H., Manager, Western Adjusting Co.

Curtis, Charles E., Adjuster, 430 New Guardian Bldg.

Hall, Theo. D., 276 King Ave.

Kelley, Chas. A., State Agent, St. Paul F. & M. Ins. Co.

Lent, Louis A., General Agent, Neare, Gibbs & Lent.

Marshall, John, Jr., Vice-President, Fireman's Fund Ins. Company.

Neuberger, John M., State Agent, Atlas Assurance Co.

Ransom, Fred W., Special Agent, Providence-Washington Ins. Co.

Reekie, Charles A., Secretary, Detroit F. & M. Ins. Co.

Stafford, John F., Manager, Sun Insurance Office.

Williams, W. D., Manager, Security Ins. Co.

ASSOCIATE MEMBERS.

Fertig, C. T., Local Agent, Lawton & Fertig.

Livingston, J. K., Local Agent, Whittaker Bros. & Livingston.

Shepard, John E., Vice-President, Automatic Fire Pro. Co.

Since our last meeting we have lost by death the following members of our Association:

Mack, A. C., Managing Underwriter, Great Lakes Insurance Co., Chicago.

Alverson, H. C., Manager Crum & Forster, Des Moines.

Ingalls, H. H., General Agent, New Brunswick Ins. Co., Chicago.

Goff, Edward L., Dist. Gen. Agent, Ins. Co. State of Pa., Philadelphia.

Griffith, J. H., Retired, Waukegan, Ill.

Wile, E. W., Manager Loss Dept., Kelly & Fuller, New York.

Perry, Wilbur D., State Agent, Ins. Co. of N. A., Topeka, Kansas.

Gunsaulus, Doctor, President, Armour Instit. of Tech., Chicago.

Woodbury, Cyrus, Special Agent, Queen Ins. Co., Columbus, O.

Whitlock, J. L., Retired, Glens Falls Ins. Co., Chicago.

Benton, Walter B., State Agent, Sun Ins. Office, Indianapolis.

Wollaeger, Gustav, Jr., President, Concordia Fire Ins. Co., Milwaukee, Wis.

Spear, Theo. F., Asst. Sec., Phoenix Ins. Co., Hartford, Conn.

Burleigh, W. C., Adjuster, Western A. & I. Co., Minneapolis.

Swire, Roger, State Agent, Grt. Amer. Ins. Co., Iowa City, Iowa.

McCabe, Frank P., Special Agent, Detroit F. & M. Ins. Co., Chicago.

ROBERT C. HOSMER,

Secretary.

President Coates: Next will be the Treasurer's report. Our Treasurer is so busy counting money out there I don't know whether he can get away.

While waiting for the Treasurer's report, I will appoint a committee of five to nominate three directors to replace those whose terms expire. I will appoint as that committee, Mr. M. M. Hawxhurst, Chairman, Mr. Lewis Daniel, Mr. A. S. Jacobs, Mr. Robert A. Raynolds and Mr. J. M. Noble. That committee will report tomorrow.

The Secretary will please read the Treasurer's report.

REPORT OF TREASURER

Mr. President, and Members of the Fire Underwriters' Association of the Northwest:

Balance on hand Oct. 2, 1920.....	\$ 948.93
Dues paid and receipts from new members..	5,225.00
Interest on bonds.....	450.00
Chicago Board	500.00
Refunds & Book Sales.....	189.61
 Total Receipts	 <u>\$7,313.54</u>
	\$7,313.54

DISBURSEMENTS.

Library Maintenance as per vouchers.....	\$3,638.73
General Fund as per vouchers.....	3,355.34
 Total Disbursements	 <u>\$6,994.07</u>
Balance on hand.....	 <u>\$ 319.47</u>

STATEMENT OF ASSETS.

May Bldg. 6% Gold Bonds.....	\$4,000.00
Albert Dickenson Co. 6% Gold Bonds.....	3,500.00
	 <u>7,500.00</u>
Total Assets	 <u>\$7,819.47</u>
Library Fund Appropriation.....	\$4,000.00
Disbursements	3,638.73
 Balance to General Fund.....	 <u>\$ 361.27</u>

MEMORANDUM OF LARGER ITEMS OF EXPENSE CHARGED TO GENERAL FUND.

Postage & Exchange.....	\$ 114.00
Miscellaneous printing	57.50
Spaulding & Co. printing.....	188.00
Insurance	55.51
Congress Hotel Co.....	89.50
Reporting meeting	55.70
Salaries, sec'y. & treas.....	500.00
Proof Reading	100.00
Publishing, 1920 Meeting.....	1,600.00
Badges, 1921 Meeting.....	226.31
Flowers 1920 Meeting.....	39.00
S. Duncan Clark.....	25.00
Memorial Fund, Dr. Gunsalus.....	100.00
E. T. Tanner.....	73.98
 Total	 \$3,224.50
Miscellaneous Smaller Items.....	130.84
 Total	 \$3,355.34

SUMMARY.

Total Receipts	\$7,313.54
Total Disbursements:	
General Fund	\$3,355.34
Library Fund	3,638.73
	6,994.07
 Balance on hand as per bank state- ment	 \$ 319.47

Mr. M. M. Hawhurst: I move the Treasurer's report be approved and filed.

The motion was seconded and carried.

President Coates: I would like to call your attention at this time to the fact that if there is a contest for election tomorrow afternoon, it will be necessary, in accordance with our by-laws, to have your receipt card for paid dues in order to vote. That is quite essential. Besides we want to get in all the money we can.

Mr. Vice-President, will you please take the chair.

Vice-President William T. Benallack took the chair.

PRESIDENT'S ADDRESS

TO THE MEMBERS OF THE FIRE UNDERWRITERS ASSOCIATION OF THE NORTHWEST, IN ANNUAL MEETING ASSEMBLED:

With a deep sense of the high honor conferred upon me by the Northwest Association last year, it now becomes my privilege and pleasure to greet you on this its Fiftieth Anniversary, and as your President, to extend a hearty welcome to the ladies, without whose inspiring presence a successful meeting could not be held, to our guests whom we invite to participate in our Golden Jubilee, and to the press, whose representatives have ever stood loyally by us.

Golden Jubilee

In accordance with the suggestion of former President Tanner a year ago, upon which you acted affirmatively, this meeting becomes officially the Golden Anniversary of our remarkable organization. While during the past three years my predecessors have endeavored to anticipate this celebration, they each discovered that the records were against them, and graciously passed the honor along until now, without further ado, we are at liberty to commandeer this Golden occasion, and make the most of a meeting which means so much to us one and all.

The Northwest Association

When your President began to block out his outline of annual remarks, he numbered the subjects he was desirous of bringing before you. When he counted a total of sixty-six, he concluded that drastic pruning would be necessary or there would be no time left for the eloquent gentlemen who are to follow him. Furthermore, the Committee appointed by the Vice-President last year to review the President's address, among other things complimented him upon its brevity. This gentle hint still lingers in his memory, and if brevity is to be considered the soul of Presidential Addresses, as well as of wit, your present incumbent can only say that he is "anxious to please." It will therefore be my aim to review as briefly as possible, some of the more important happenings in our business during the past year.

I shall not attempt to tell you of the founding of our Association, nor dilate on its achievements of the past fifty years, for the Souvenir Program covers the former, and one of

the numbers on our program will prove very entertaining and illuminating concerning the latter. Suffice it to say, that "Tall oaks from little acorns grow." Our Association, conceived by a small group of earnest and able men, has become the largest Association of its kind in the world, and is recognized far and wide as a sane, wholesome and potent influence for good in Fire Insurance.

A part of every nation's strength is its sense of the past. The sense is intensified as it have evidences of the past. A great nation does not sprout its roots in a skimming dish. The past is alive in proportion as it has testimonials—old world monuments of the past are a part of the present and the future. They symbolize national permanence and stability by proving national continuity. A goodly portion of our strength lies in our sense of the past. We have had great leaders, some gone, others still with us. Let us at this time honor them all. Let us not be unmindful of the traditions of our organization. Our success today rests upon the monuments builded by those who have preceded us. Today we pay homage to the men of sterling worth who fathered this great annual gathering of Fire Insurance men of the middle west, which meets in harmony, and endeavors to perpetuate that element so necessary to success in any line of business—hearty, wholesome co-operation for the common good. We face the future unafraid, because we are united by a passionate devotion to the heritage of faith and truth which we have received from the founders of this institution. We look upon the inheritance as a precious trust, not to be dissipated or impaired through our ignorance or misuse, but something to be further enriched and ennobled through our own experience.

Secretary and Treasurer

The Secretary's and Treasurer's reports just read, demonstrate the steady growth and sound financial condition of the Northwest Association, and need no elaboration.

Appreciation

I take this occasion to thank my brother officers and our Board of Directors for their loyal support of my administration. To the individual members of our Committees who have worked faithfully for the success of our meeting; to the press which has stimulated a keen interest in our plans; to those who have and will actively participate in our program, and to our Librarian and her assistant, I give unstinted praise. Without the

support given me by everyone, my labors would have been in vain, and to them the great credit is due for whatever success we may attain in making this a memorable occasion.

Necrology

Grim death has stalked through our ranks during the past year, carrying away thirteen of our members, among them ex-president J. L. Whitlock, a kindly soul who was beloved by everyone, and Doctor Frank Wakely Gunsaulus, an honorary member, in whose memory a Bronze Tablet will be unveiled at our afternoon meeting today. Memorial Committees have prepared appropriate resolutions expressive of our sympathy to the relatives of members who departed this life since we met a year ago.

H. H. Walker

There is one disappointment we must face. Mr. Harry H. Walker is the only living charter member, and we had hoped to have him speak to us from a personal recollection of the early days of our Association. He has been a devoted member, and I know you will share with me the regret occasioned by his absence. Mr. Walker felt that the strain might be more than he could stand, and therefore we must content ourselves with his interesting letter, which the Secretary will kindly read later on.

Business Situation

Let us not deceive ourselves by thinking that the business situation is fast improving. Domestic business shows signs of a "Bettertone." Foreign business is no better—in some respects worse. Banking and Credit are somewhat sounder and stronger here than heretofore, or in fact, than anywhere else in the world, but they have serious problems with which to contend. Recovery is necessarily somewhat deferred. It is quite generally agreed that there should be a thorough readjustment of prices, wages, and other relationships to an agreed basis. How is the problem to be solved? Many of the trade leaders have attributed the difficulties of getting active business started to the familiar "lack of confidence." It seems imperative that our Federal Government act wisely on such subjects as foreign trade, taxation, public economy, and development of domestic commercial relations, or that our great National Associations of business men or volunteer organizations assume leadership in providing immediate remedies.

The Fire Insurance Situation

The year 1920 reached what will undoubtedly remain the peak in aggregate premium income of all companies for a long time to come. The present year has been little less than disastrous. In a nut shell, premiums have slumped from fifteen to thirty per cent, losses have increased from ten to twenty per cent, and expense ratios have materially increased. This condition was anticipated by students of the business, and no one now hazards a guess as to when we may expect a turn for the better. One of my old adjuster friends out in Colorado, was wont to remark, when a loss adjustment dragged along and it seemed never would end—"Well boys, there never has been a loss that wasn't settled some time." So it is with our business at present. We must take the situation philosophically; console ourselves with the fact that we are better off than most of the other activities, work harder than ever to develop the side lines, and reduce our expenses to a minimum. Field Men can be of material assistance to the Companies in practicing rigid economy in every direction. What the up-to-date local agent requires today is real service, and the Field Man who equips himself to render that service is the one who will be amply rewarded.

Big Growth in the Business

All direct writing stock Fire Insurance Companies, American and Foreign, wrote approximately \$801,225,235, in net fire and marine premiums in this country in 1920. This is about two and one-half times the volume written ten years ago, and is double the amount written five years ago. Adding the premiums written by American and Foreign Reinsurance Companies, Mutuals, Lloyds and Reciprocals, you will find the business written in this country in 1920 amounted to about one billion dollars. This shows a tremendous growth in fire insurance in the United States in the last few years. Let us place the credit where it belongs. The figures reflect the splendid work done by the local agents through the American Agency System.

Lockwood Committee on Housing, New York

Paramount in importance, and far reaching in effect, was the so-called Lockwood Investigation in New York City. This legislative committee, appointed primarily to investigate the housing situation, went far beyond its intended scope, and through the summoning of witnesses and the adroit questioning by Attorney Untermyer for the Committee, soon placed the New

York Fire Insurance Exchange on the defensive, and if the recommendations made by the Committee were carried out, a chaotic upheaval of the whole system of underwriting would result.

The rating situation has been so completely muddled through the action taken, that it will not be surprising if there emerge a standard rating system for the entire country. Those of us in the West, who have been operating under the justly celebrated Dean Analytical schedule, will hope for its country-wide adoption.

One of the very serious phases of the Lockwood Investigation was the demand of the Committee that Fire Insurance Companies radically alter their method of investing funds by being required to make investments in mortgage loans, the purpose being to relieve the housing shortage. This would establish a grave danger. If the Fire Insurance Companies can be compelled to invest their money in real estate mortgage loans in New York State, why cannot Arkansas, New Mexico, or other States say to the Companies, "In our State you must invest your funds in State bonds for road building?"

Let us hope the Companies will stand firm on this vital factor and retain the exclusive power to invest their funds in securities which in time of conflagration can easily be utilized as collateral.

It is estimated that during the decade ending December 31st last, the average annual outlay for new buildings in the United States was approximately one billion dollars, and that the average annual loss by fire was about two hundred and fifty million, indicating that for the past ten years, one-fourth of the money expended for construction of buildings has been consumed by fire. Approximately two hundred and fifty thousand homes in this country go up in smoke each year, and sixty-five per cent of all fires occur in dwellings.

The general public in its clamor over the shortage of homes, have entirely overlooked the fact that as householders, they have had a big share in the housing problems. The carelessness of the American people in the matter of fire prevention has been largely responsible for their own inconvenience and suffering. Among the varied solutions offered for the acute housing situation, none would be easier to accomplish or more effective in result than the simple expedient of preserving from fire, buildings already in existence.

A significant feature of this recent inquisition is the fact that apparently the Mutual Companies were far from being disinterested in the Lockwood proceedings. A few weeks ago

twelve prominent Mutuals from various parts of the country, formed the Improved Risk Mutuals, for the purpose of writing Sprinklered and Improved risks in the congested areas of New York and other large cities. The future development of this angle of the case will be watched with justified interest by stock Fire Insurance Companies.

While undeniably the present publicity campaign of the National Board is reaching a certain percentage of the reading public, is it not true (and by reason of your wide experience in the field, you as State and Special Agents are well qualified to judge) the intelligent agent in every community can do more in the way of enlightening the public than can be expected of paid advertisements? The local agent is on the job every day, is in constant touch with the purchasers of our indemnity, and can forcefully bring home to the public the truths so clearly portrayed in the articles recently edited by President Morton of the National Board of Fire Underwriters.

The sad part of all this ruction, was the result obtained through the pernicious articles in the daily press. The public was led to believe through the daily tirades published during the hearing, that the people were being imposed upon by the "great fire insurance trust." It would seem that then was the golden opportunity for the Companies to inaugurate a counter campaign to meet the iniquitous statements heralded from one end of the country to the other. Great credit should be given the retiring President of the National Association of Insurance Agents, Mr. Fred J. Cox, for championing the cause of the Companies in the official organ of that great institution. It demonstrates the broad-gauged spirit of the local agents and their loyalty to sound underwriting.

The Union and the Bureau

The figurative locking of horns of the Union and the Bureau was one of the outstanding topics of conversation in insurance circles until recently, when the differences were amicably settled—both sides making concessions—the dove of peace replacing the threatened dogs of war. In the face of the Lockwood Investigation and the fact that Attorney Untermyer seems determined to continue his fight against the Companies, it would be most unfortunate for our forces to be divided by a factional fight. What we need right now, above all else, is a united front against the common enemy. The Conference Committee has functioned with great satisfaction for a number of years, and should continue its useful purpose of ironing out the troubles which arise, to the end that peace and harmony may prevail.

Automobile Situation

The present automobile situation to Fire Insurance Companies, is the most serious problem of the present day. While the purchase price of automobiles was steadily advancing the Companies could underwrite them with some degree of safety outside the large cities, but since last Fall when practically all makes of cars began to decline in price, the moral hazard has steadily increased until now the Companies are at their wit's ends to determine the best way to meet the situation. Some Companies are cutting down the amount of insurance on every car insured, and injecting drastic features in the line of improvement. The contingent commission feature is coming to the foreground, and the prediction is freely expressed that all Companies sooner or later, will take radical action in the hope of getting their Automobile Departments on a profitable basis.

I would like to inject a thought which has been uppermost in my mind for a long time in connection with the adjustment of automobile losses. Why not have an Automobile Underwriters Salvage Company here in Chicago, owned and operated by the Fire Insurance Companies, along lines similar to the successful Underwriters Salvage Company? Have an immense garage where recovered or damaged cars can be shipped or driven from all points in western territory; where any make of car or truck, big or little, can be repaired at cost, and a sales department established for disposing of salvaged cars. To my mind the manner in which our automobile adjustments are handled at the present time is nothing short of criminal. Thousands of dollars can be saved by the Companies by having the necessary facilities for properly salvaging automobiles.

Conservation and Educational Work

We are interested, I am sure, in the advance being made throughout the United States in the line of Fire Insurance Educational Work and Conservation. So many avenues are being opened I will attempt but briefly to name some of them.

The Underwriters Laboratories is arranging a course of lectures on the technical aspect of Fire and Accident Prevention in the leading universities and scientific schools.

The Wisconsin Industrial Commission is preparing an order outlining a course of study in Fire Prevention in the public schools.

The Chicago Safety Council is responsible for a course of study in Fire and Accident Prevention in the Chicago Public Schools.

The Chicago Association of Commerce has developed a plan whereby last year twenty-eight students in as many high schools of the State, served as Junior Fire Marshals in charge of fire conditions in the schools and fire prevention generally.

The Boy Scouts of America recognize Fire Prevention work as an important feature of public service.

The National Board of Fire Underwriters has established a contest among the Boy Scouts of the country, giving prizes to those contributing the best essays on Fire Prevention.

The National Association of Credit Men, in recent convention assembled, say: "We approve the work of this year's Committee in urging the introduction into the legislatures of the various States of the Fire Prevention Bill, having as its aim the systematic education of our youth in the causes of fire, and the burden placed upon the Nation by unnecessary fires, and the responsibility upon each person in removing and controlling the causes of fire. We urge a continuance of effort in this direction, as also in giving effect to the legislation already secured."

The Insurance Institute of America, New York, and the Insurance Club of Chicago, are enlarging upon their courses of study, and are continuing in a broader way the education of the young men engaged in Fire Insurance.

Within the last few days, the President of the United States has proclaimed October 9th of each year as National Fire Prevention Day, and urges that everyone exercises especial care on that day to remove the hazards which contribute to loss of life and property. President Harding says, "Fire is the danger that never sleeps. It is only by doing our duty as citizens individually and collectively that we may conserve the Country's natural and creative resources."

There is one thought in particular I am going to leave with you regarding conservation, not but that it is a subject of magnitude, but because apparently no real progress can be made in checking our lamentable fire waste until the person who is responsible for the fire is considered a public offender and made to suffer for the damage to his neighbor's property. The Attorney Generals of several States have expressed the opinion that under the common law a person is liable for damage to his neighbor's property resulting from a fire communicating from his own premises, where such fire is the result of his own carelessness, or that of his servants. If the common law is inadequate, why not place on the Statute Books of every State, laws which will provide severe punishment for acts of this nature?

Platform of Principles

One of the best contributions to the literature of our business is the Platform of Principles prepared recently by a joint committee of the Union and the Bureau. Likewise the one recently passed by the National Association of Insurance Agents at Los Angeles. To those of you who have not read these documents, I recommend them for careful consideration.

Legislation

With respect to legislation affecting Fire Insurance interests, it is pleasing to note that outside of certain features of the new code in Wyoming, the past year has witnessed no legislation in our middle western country, which can be seriously objected to by the Companies.

The new Federal Revenue Bill, passed the House on August 20, 1921, and is now before the Finance Committee of the Senate. Fire Insurance Companies under its provisions, will be subject to 12½% of their net income in lieu of the premium tax, the regular income tax on corporations, capital stock tax, and the excess profits tax. The abolishment of the premium tax, if this Revenue Act is passed by the Senate, will be encouraging to the Companies, and a long step in the right direction.

Arbitration Among Companies

One of the features of the work of the National Board which is of especial interest, is the establishment of a Board of Arbitration, whereby controversies arising between Companies can be expeditiously and satisfactorily disposed of without recourse to the Courts.

Conferences between Companies and Agents

We are all delighted to note the growing tendency toward conferences between Agents, Insurance Commissioners and Companies. A good workable Agents Qualification law, which will eventually be adopted in all States, is the remarkable result growing out of these conferences. Company executives find that the local agents are glad to confer with them on subjects of mutual interest, and it is highly beneficial for both sides to secure the viewpoint of the other. If we can but understand each other better, we will be in a more advantageous position to educate the public to a realizing sense of the justice of our cause. Beget confidence one with the other. That is needed today as possibly never before.

Mr. A. F. Dean

Upon the occasion of the twenty-fifth anniversary of our Association, Mr. A. F. Dean delivered the annual address, and I would recommend that you read his scholarly exposition of our business and his tribute to the Fire Underwriters Association of the Northwest. During the past fifty years, we have elected only ten men to honorary membership. On this our great Golden Jubilee, your President will be made very happy by the election of Mr. A. F. Dean as an honorary member. Mr. Dean has contributed in a large degree to the literature of our business. He has bequeathed us the Analytical Schedule for the measurement of fire hazards, the most scientific and logical method of rating which has been devised. There is no man in our business who is more worthy of being recognized by this Association by reason of his contribution to the business, than Mr. Albert F. Dean.

Our Library

Now that the Scholarships at Armour Institute are provided for by the Companies through their various organizations, which subject has been so ably reported upon by Mr. Townley, we can concentrate our energies toward building up our Library so that in the course of time, it may become the best in the country. We should have in our Library all information about insurance which has been published in permanent form, and in addition thousands of pamphlets and the bound volumes of the leading papers which have published the history of insurance as it was made. Our Library should be made available to magazine and newspaper writers, university instructors, students, and investigators generally.

It should be possible at some future time to obtain in our Library, the material for a history of insurance in the United States. Our immense organization can render no better service than to visualize the future with respect to the possibilities of good in a complete Insurance Library, and expend the amount necessary to place our Library, not among the leaders, (for it occupies that distinction now, thanks to your foresight), but first among all Insurance Libraries of the country.

Conclusion

A year ago, you conferred upon me the greatest honor which can come to any man engaged in our business, that of President of the Fire Underwriters Association of the Northwest. It carried with it an obligation to plan a semi-centennial celebration worthy of the noble spirit of our organization. I have endeavored to arrange a suitable program and I trust your expectations

may be fully realized. This meeting will always remain a cherished memory with me, and I now cordially re-express my appreciation of the high honor you paid me in selecting me as your presiding officer on this historic occasion.

As we leave this magnificent assembly hall tomorrow evening, after our meeting is over, and separate to go our various paths, let our vision extend beyond the limits of our own business, and let us in our travels look about us to see what good we can do as we pass along the highway of life, and if you will permit me in closing, I will give you as best I can the poem by Charles Mackay entitled, "A Deed and a Word":

A little stream had lost its way
Amid the grass and ferns;
A passing stranger scooped a well
Where weary men might turn;
He walled it in, and hung with care
 A ladle at the brink;
He thought not of the deed he did,
 But judged that all might drink.
He passed again, and lo! the well,
 By summer never dried,
Had cooled ten thousand parching
 tongues,
 And saved a life beside.

A nameless man, amid a crowd
That thronged the daily mart,
Let fall a word of hope and love,
 Unstudied, from the heart;
A whisper on the tumult thrown,
 A transitory breath—
It raised a brother from the dust,
 It saved a soul from death.
O germ! O fount! O word of love!
 O thought at random cast!
Ye were but little at the first,
 But mighty at the last.

(Applause.)

Vice-President Benallack: Ladies and gentlemen, according to the program, you have listened to remarks by the President. To me, it sounded suspiciously like a finished address for President Coates has thoroughly covered the ground of interesting points to use in our profession. The chair will entertain a motion for the appointment of a committee to report on this address at a later session. What is your pleasure?

Mr. J. H. Gray: I move you, according to custom, that the President's address be referred to a committee of five and that they report back at your direction. The committee to be appointed by Vice-President Benallack.

The motion was seconded and carried.

Vice-President Benallack: I will appoint Mr. E. S. Phelps, Mr. E. S. Freeman, Mr. Paul W. Terry, Mr. John B. Lee, and Mr. H. M. Carmichael as Chairman.

President Coates resumed the chair.

President Coates: In the fifty years of our association, so far as I know, we have not been honored by having a speaker on our program from the distant shores of the Pacific. I think it is fitting, therefore, that we should have with us today as our guest, a man who is recognized as one of the leaders among Pacific coast underwriters, a man of broad vision, magnetic personality and a man who will have a message for us drawn from his ripe experience which will prove entertaining and beneficial to our membership. It is, indeed, a pleasure to invite to the platform our friend from the far off Golden Gate, Mr. Russell W. Osborn of San Francisco, General Agent of the North British & Mercantile Insurance Company. Mr. Osborn. (Applause.)

Mr. Osborn: Mr. President, Ladies and Gentlemen: If there be any who do not hear, I wish they would please raise the hand.

I come with instructions from the Golden West, the land of optimism and sunshine, to thank you for having selected the West to convey a message to you. They have felt that an honor not less than he who speaks.

Personally, I cannot commence to tell you, Mr. President, how much the honor is appreciated—the privilege of addressing you. If a message is conveyed I will have performed a service, satisfactory, at least, to myself. It is with regret that this address must be read to you instead of speaking extemporaneously. It is not my custom as a rule to read from manuscript, but the extreme importance of this gathering and of the subject, suggest that an offhand talk would leave something unsaid which I might later on regret.

I believe it was Plutarch who tells the story of the man who was to be tried before an Athenian tribunal and went to Lysias, the famous orator, requesting a defense. After reading it over and attempting to commit it, he went to Lysias and said: "When I first read it I liked it. After reading it the second time I liked it less, and the third time still less. Now it seems no defense at all." Immediately Lysias replied: "My friend, remember that the judges will only hear it once." (Applause.)

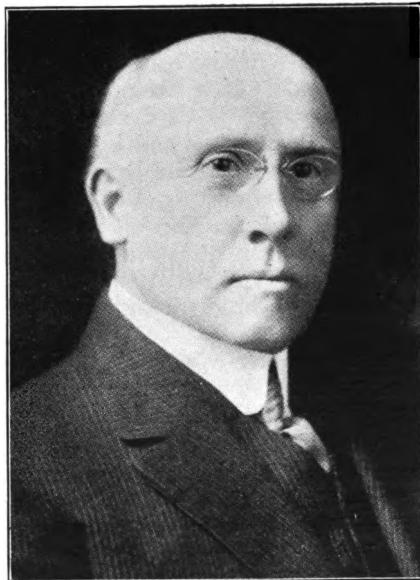
ANNUAL ADDRESS

THE HIDDEN POOL

BY

R. W. OSBORN.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,
MR. PRESIDENT, LADIES AND GENTLEMEN:



LET us take a story from the ancient Greek: Glaucus, a mere fisherman, partook of the succulent herb, which led him into the stream, where the water gods transformed him into one of their kind.

One day he met the beautiful virgin nympha, Scylla, and ventured to make love. She spurned his attention and in despair he sought the aid of the enchantress Circe, who, in veiled suggestion, invited his addresses, but this plain fisherman wished none other than Scylla. True to that plague of femininity, she became jealous and for her revenge transformed Scylla into a snaky monster with six heads. Scylla dwelt in a high cave, and as a vessel passed her abode she seized one of the crew; while on the opposite side of this cave was a pool called Charybdis, where

the onrushing waters engulfed every boat that ventured near. When Ulysses was returning from Troy, after having encountered numerous hazards with the loss of many men, he visited Circe, who on his departure warned him of two monsters that he would have to pass. Ulysses and his returning warriors barely escaped the whirlpool and in their anxiety to avoid its dangers omitted to keep a watchful eye on Scylla, who, in consequence, succeeded in capturing six of his men. The trials, the pitfalls and the disasters of Ulysses were many and after twenty years he succeeded in reaching Ithaca, only to learn, like modern examples, that others had invaded his home and alienated the affections of his spouse. How often we encounter the monster of the cliff and the hidden pool it seems unnecessary to relate, but there are lessons to be treasured from this story which may guide the underwriters.

In anticipation of the obvious criticism that this address may be too involved, I must plead the equally obvious reason that to suggest a remedy the efficient causes should be shown. To better understand our premises, an excursion into history may not be amiss, for it will enable us to form a better idea of our dangers.

The most ancient example of democracy as it was then conceived was with the Cushite people in Arabia, who evolved a theory of government by separate municipalities quite well organized and to a large degree controlled by popular influence. There germinated the thought of individualism and the idea of government by consent of those governed.

Following this civilization came the Teutonic tribes that covered the country between the Rhine and the Elbe. These people were the Angles, Saxons and the Jutes, who, in the fifth century invaded England and who, through intermarriage with Celts produced the hardy Anglo-Saxon race, and whose culture has influenced the civilized world.

About the eighth century England met a new foe, the Danes of Scandinavia, which latter were compelled to seek a soil to support an overgrown population. They ravished the English coast and preyed upon her people. After submitting to this invasion the Saxon King Alfred made war upon them, and while he did not subdue the invaders, he forced them to the country northeast of the Thames and saved the Anglo-Saxon monarchy, but in course of time these two races intermarried and finally became one people.

Two centuries later the migration from the north was enormous and alarming, and culminated in war at the Battle of Hastings, where the Norman invaders overthrew the Saxon Kingdom.

Naturally they introduced the feudalism of the Middle Ages with all its despotism and the principle of personal liberty as conceived by the Saxons was almost completely stifled. But the Saxon was not to be crushed, nor could he conceive that his destiny was other than pure freedom unaffected by the curse of feudalism. Naturally they became restless, but Saxon manhood awaited the time to revolt, and while delay was opposed to their natural impulses, it was convincing to their sturdy reason. They believed that error, if not resisted, is approved, for we naturally encourage those evils which we overlook. Indifference invites trouble as a long companion, but they resolved to retrieve their power and position, which apparently had been lost.

While they were thus waiting, discord was engendered between the King and his nobles. Both of these appealed to the common people. The Saxon principle of the people being sovereign, was again finding its way to greater manifestation. Had this monarch and his lords never come in contest or had they settled their differences there might have been a much longer time intervene before the Bill of Rights would have been vouchsafed them.

It was in 1215 at Runnymede that the greatest event in English history occurred. Vexed by the corruption of the King, both the barons and the nobles joined with the Saxons in demanding their rights based upon the traditional idea of Saxon freedom. They wrested from King John the Magna Charta, the instrument that was to recreate the English body politic and to exert a greater influence on the future than any other one event. Magna Charta did not seek to level the masses, but did continue to differentiate between classes, for the world in the thirteenth century was not quite prepared for the divine prin-

ciple that men were created, in the political sense, equal. It was the evolution through which social phenomena was to develop equality, that the world was given the sublime Declaration of Independence and that in turn was to be more definitely fixed in our Constitution.

The supremacy of the Normans created two distinct classes, the aristocrat and the commoner, and through the living force of a Saxon heritage the commoners were the voice of the people. It was not, however, until the reign of Edward I that real constitutional government was assured in England.

The Saxon theory of life, its concept of human liberty and its plain and simple system of government by the consent of the governed are so rational, so completely pervasive that they must inevitably stand the test of time. They have withstood the rigors of invasion, the oppression of autocracy and its allied terror, feudalism. They have met defeat, suffered the crucifixion of hope, they have been deluged by the floods of avarice and tortured by injustice, only to emerge the stronger, the purer and the more enduring, for it was Nietzsche who said: "Ye must have chaos within before ye give birth to a star."

In their defeats they have risen sphinx-like and with a recreated force have moved onward and upward to triumph and to victory.

From very ancient society to the Cushite period there must have been some great thinking. From Arabia to the Rhine and Elbe that thinking was taking on form and from the migrations of the Saxons up to Magna Charta those thoughts became living things to find perfected expression in our own Declaration.

It was the spirit of Magna Charta that gave us our foundation, and it is the Saxon principle that is the real bone and sinew of the American commonwealth. It is the fabric of our culture to exalt the people at the expense of the Caesars.

If we search deeply into the real theory of the early Saxon thought we can see that the emancipation of 1863 was a genuine Saxonian catapult, as Macaulay would say, "It fertilized while it devastated."

It must be remembered that the chrysalis of true democracy is one thing and its manifestation throughout development is quite another. If governments like people undergo evolution, the principles upon which they are founded will be subject to external and internal influences which, for the time being, may apparently divert them from their course, but in the main the real principle or theory of that government's existence is a seed fructified by soil, environment, social and political change. There is no revolution in social ideas, but rather a distinct evolution in which not always the best comes forth at the time, but a reasonable Arcadia will be reached some day in the fulfillment of prophecy. The man who believes that a democracy, however imperfect, is founded upon materialism, fails to sense the inner meaning of the word, and he who accepts the dictum that might is greater than right also falls short of a complete understanding of the evolution of peoples.

Bernhardi says that "war is a biological necessity," and quotes Heraclites that "war is the father of all things," but this author is living in a materialism that has not fully emerged from the barbarian. This government of ours was not conceived when the authors affixed their signatures to the Declaration of Independence, nor did it find its birth in Magna Charta. It goes further back, beyond the Rhine and the Elbe, more remote than the Cushites and possibly found some

form of expression in a much earlier civilization. By that I mean that the great central idea of the Saxon did not originate with him, it was an evolution, a growth, a building up of a great principle which was truly concurrent in the early stages of man. Therefore we must not expect this country of ours to reach perfection in our life, nor must we expect that such development will take place as to reasonably fulfill our immediate hopes. The test is in both the moral and intellectual aspect of the people. If we accept the theory of the decadence of nations, we must expect our own to in no way depart from that inexorable law. But from that will continue the great principle of individualism because it is in that, that the world becomes nobler and greater and through which mankind achieves.

While we have as our basis a remote Saxon heritage, we must not forget that our country is made up of a great mixture of peoples in which there are great racial differences. These races are coming in great numbers and through intermarriage will in course of time produce a very great change in the biology of the nation. It is the introduction of this phase that we must calculate and think about. It is the infusion of this new blood producing changed temperaments that will turn somewhat the current of our thoughts and divert the stream very widely from its original source.

The Anglo-Saxon as a type is methodical and thinking, while much of the other is erratic and impulsive. I do not mean to convey the impression that the Anglo-Saxon predominates in our people or ever has done so. Quite to the contrary, but their influence was quite predominant and we crystallized an idea of government which had for centuries been a deep motive with them. We cannot, therefore, expect to escape the conflicts arising out of this mixture, nor without difficulty maintain the stability and sanity of our laws when we consider the time it necessarily must take to adjust these different standards.

Is it not imperative that we should endeavor to keep our laws and customs as nearly allied with the inherent and basic principle of our government as possible? That, of course, is not to be expected if the real Saxon idea shall be lost in a racial and a biological change of character, and so all the more necessity for instilling into the government those attributes, those fundamentals that will keep reasonably intact the social and political fabric.

Here is a hidden pool, for we are a people of imagination and regrettably confiding. The dulcet rhythm of the poet soothes our nerves, the jazz of humor excites our risibility, the rhetoric and imagery of the stump speaker move our emotions, while the formulary of a philosopher serves as a narcotic. We are only serious, deeply so, when aroused to the conviction of danger, and then we meet the foe, freighted with forebodings. We are a nation of impulse, no Saxon heritage, for impulse is a shiftless spendthrift with no organized control. These are serious drawbacks in an atmosphere of socialism, which theory of life impinges on our idea of human development, but we must not overlook it.

I will not attempt to discuss nor to analyze the conspiring reasons, world or national, for the growth of socialism. Suffice to say it is in our midst, an insidious and energetic force, eating into the vitals of our body politic; preached by some who are honest in the belief that it is a cure-all, and urged by others merely as a weapon with which to strike at the real liberties of the people. The recent experiment

in Russia is not without its compensations for, unfettered, the master spirits of that Commune have signally proven that the theories of Marx and of George were Utopian dreams and which if practically applied cannot be other than fatal to the growth and stability of democratic society. There are different ideas of socialism, but reduced to a concrete principle they stand for paternalizing the government and seek through that agency to do that which should be left to the individual. According to Buckle, "every government which has legislated much respecting trade has acted as if its main object were to suppress the trade and ruin the trader instead of leaving national industry to take its own course."

Quite contented I am to admit that theoretically socialism is the philosophy of human progress, that it is social evolution, and that much that it teaches is ennobling and uplifting, but the broad theory of socialism is one thing and its practical application to human lives in governmental affairs is quite another. Time will probably evolve the purely spiritual aspects of the theory and they undoubtedly will permeate our lives, but we must engage battle with the material and the false side of its concept, for therein lies the hidden pool.

This battle, however, must not be with force, nor with a tyranny of destructive criticism, but rather by educating the people to the end that Truth may crush Error.

Democracy incites ambition, and ambition often scales the heights of deep despair, but ambition begets the politician and he is a creature of strange makeup. He has his sullen days, but they are but the prelude to a month of rich harvests.

The political agitator is not the cause of public opinion, he is the result of it. It is a great mistake to assume that current thought and opinion are revolutionary in character, that they spring from present conditions, for that would presuppose that evolution was not operating as a fundamental law. All so-called reforms, all innovations are traceable to accurately measured progression arising from conditions and events and passing through successive stages of completeness. So we find such measures the result of a social progression, not the cause of it. The genesis of all wars is political, commercial, social or ethical and if minutely studied, several if not all of these will be discerned.

The modern politician is the result of modern thought; temperament, restlessness and greed are not far removed as the initial cause of much of it. The world seems to have laid aside the altars of its fathers. The gods of Greece, the deities of Rome served their purpose only a short time. Monarchies have outlived their usefulness and governments of and by individuals are fast passing into memory. To think that to satiate the appetite of a tyrant, nations have indulged wars of extermination, homes have been devastated and firesides made a shambles that ambition may gain a throne. What is there in life for a people when their government turns oppressor and the sovereignty of the masses is transferred to the hands of a dictator?

Democracy teaches individualism and that will make States enduring, because after all man is but a part of the State, and if you do not develop him intellectually and morally, the State cannot arise above his condition.

Froude says that "popular forms of government are possible only when individual men can govern their own lives on moral principles

and when duty is of more importance than pleasure and justice than material expediency."

The State, in theory, means all the people, but in practice it is fast becoming a group of individuals through whom we, the people, will eventually think and act. If the State becomes big, great and effective, it is because the initiative of its people makes it so, because individualism is its basic quality. Once subordinate that aspect to a mere group and gradually we will enfeeble the State, because we will not have developed the ideals engendered through initiative.

The moment the politician gets control, then commences the process of invasion which sooner or later will corrupt the vital principles of State and the liberties of the people. Many of the principles which animate our early idea of government are undergoing change through the tricks and the sophistry of the politician. The trouble is that we are unobserving of the trend of affairs and by inattention we are accelerating a process already in the making. We yield to a confirmed habit of believing that whatever the government does is right, and the government is practically the politician. He molds the popular opinion by throaty words with meaning well concealed behind a hectic smile. Eventually the people become as artless as a twittering bird before it's on the wing.

It is a trite saying that the best government is the least governed, and why not? Laws multiply laws and in the very nature of things must continue to do so ad infinitum. All restrictive measures are of human design and therefore contain human weakness, so that one law must be created to cure the omissions or the defects in the preceding one. If this be true, how thoroughly academic must become the list of restrictive measures until the citizen is lost in a maze of prohibitions which in time will stunt the intellect of a people.

The true province of the State is to protect and it should go no further. Its paternalism should cease before it commences to restrict the growth of the citizen into his manhood. To a healthy and well developed citizenry, national or state, paternalism is both a menace and a curse.

The moment that the State becomes paternal, it sacrifices the development of those instincts which make nations great. It checks the initiative of the individual and "transforms every citizen into a grown-up baby." Not only that, but once inculcated with the doctrine of paternalism, the individual will look to the State for the solution of all ills, both fancied and real, social, economic and political as well, and no people ever can become great who permit their rulers or those operating the government to do their thinking for them, or who surrender their individual sovereignty. "It is a gross delusion to believe in the sovereign power of political machinery" says Guizot, and Spencer adds, "Let people believe in governmental omnipotence and they will be pretty certain to get up revolutions to achieve impossibilities; between their exorbitant ideas of what the State ought to do for them on the one side, and its miserable performance on the other, there will surely be generated feelings extremely inimical to social order."

The innate principle of our country is freedom; freedom implies the exercise of individual rights through right thinking, and these rights are vouchsafed through the spirit of our laws. Once we permit a change of that principle, we will find our government drifting into the hands of a political few, democracy will cease and laws will be

fashioned after Draco, who made them so onerous that even Solon was compelled to change them.

The American commonwealth taken in its larger aspect will meet with great difficulty in overcoming the really destructive influences of democracy, and if we hope to direct our civilization along real enduring lines, there is the greatest need for a broad and sufficient education. Says Buckle, "No great political improvement however plausible or attractive it may appear, can be productive of lasting benefit unless it is preceded by a change in public opinion, and that every change of public opinion is preceded by changes in knowledge are propositions which all history verifies." Draper very aptly tells us that the intellectual has always led the way in social advancement, the moral having been subordinate thereto. It therefore follows, as this author says, "New ideas and new manner of action are the tokens that a modification has silently taken place. Though after a short interval the change might not amount to much, in the course of time there must inevitably be exhibited the spectacle of a society that had outgrown its forms and its rules of life." If we can instill a truly intellectual as against an emotional idea of right and wrong, a principle and not a man will become the American fetish, for remember (and I am quoting Draper) "the dagger of Brutus merely removed a man but it left the fact."

The intellectual development of a people must be in touch with the moral development, for, says Luther, "The devil knows well enough how to construct his arguments and to urge them with the skill of a master."

The moral strength of a people is not very great in the consideration of purely economic questions. The people are easily swayed by blandishments and especially when made to believe that their personal interests are involved. One of the surest thrusts of the politician is in the use of the word "monopoly" or "octopus" or other equally opprobrious terms. It is our duty to meet such false propaganda by uttering a wholesome truth now and then, no, that is just our mistake, not now and then, but constantly. Majorities are swayed by minorities, simply because minorities are more aggressive, more earnest. We as a minority should be no less aggressive, no less earnest and no less insistent that the truth be known. "It is not enough to believe what you maintain, you must maintain what you believe and maintain it because you believe it."

In the democracy of our lives the politician becomes a fetish, he is almost as organic as the Constitution itself. He was wrought in the crucible of tradition, and nurtured by a credulity born of anaemic veneration. He is as infallible as the Delphic oracle and as dangerous as was Nero. Yet once upon a time he was as innocent as Scylla, but Ambition, the Circe in our midst soon transformed him into the monster with innumerable heads, and which he used first to beguile and then to grasp the conscience and the manhood of men. He is a leech on society and leeches sooner or later extract the blood of civic liberty. Next is the reformer, more hideous and far more dangerous than the politician. He is devoid of humor and is an equally destructive agency with that of the bigot. He has no sense of values, is governed wholly by emotions and which are induced by little thinking but much hatred and jealousy. And yet these two types have a potential influence upon the thought of the people and that influence is sufficiently pervasive to leave its impress on the laws of the country.

When the politician inveighs the spirit of the times he calls progression tyranny and then seeks to create a new one far more dangerous to society, and so destructive in its results that not until real danger is master do the people realize that liberty is but a word. The ease with which we overlook civic error is a direct incentive to revolutionary practice. Is it not far better to prevent than to seek a remedy? In such cases remedies must be drastic, while preventatives are rationally corrective.

The reformer burns the midnight oil in devising ways and means to reform the world. The politician seizes the suggestion and looks for opportunities to enlarge upon it. Any business, interest or activity privately controlled which is quasi public in character, is an object of his assault. The railroad at one time was his subject. That has become obsolete and probably he regrets more than any one else his inability to attack the transportation interests. Next in importance is insurance, dealing as it does, with almost every individual of the country, it is an open prey with which to gratify his lusts and for the past fifty years he has made warfare in a savage and unrelenting manner. He ascribes to the underwriting interests all possible crimes, except murder, and if by any stretch of the imagination that crime could be added to the list, no qualms of conscience would prevent.

We are beset on all sides by innumerable Scyllas who exultingly watch the disasters at Charybdis that they may seize those who are fortunate enough to escape the hidden pool. How can a democracy endure that is so wanting in both intellectual and a moral aspect as to sanctify such assaults. What is there in the hope of a people whose laws permit the assassination of the good name of its people, whether real or corporate, under the guise of a law that strengthens the hand of an unscrupulous despot? This was clearly exemplified in a recent investigation whereby under an entirely extraneous subject underwriting was drafted to defend its life and its good name against indecent attack and without the opportunity of entering its own plea. We have often thought that Procrustes, the Stretcher, was a myth, but why, in view of modern examples which are as degenerate as the atrocities of the Greek brigand?

There must be a reason which induces this condition in society and there must be a condition in our own business to inspire it. What is it? Have we failed to take the people into our confidence? Have we played the part of a recluse? Have we been autocrats refusing to permit the so-called mysteries to be told; have we lingered and waited until there was an enforced unveiling of the Isis of underwriting; have we made errors that have been magnified and permitted to achieve distinction as crimes; have we permitted the assault in the dark streets of our lives without raising a cry and without bringing the miscreant to justice; have we suffered the bully's taunt without encounter; have we compromised and cajoled without fighting to the finish; have we assumed an air of superiority and failed to pay deference to even him who may have wronged us? Before the bar of public opinion we must plead guilty of these things. For fifty years we have "suffered the slings and arrows of outrageous fortune" and then we wonder why the arsonist can make a jury feel that he is being robbed of his mite, or why a Judge seeking the acclamations of the crowd, should fail to see the justice of our plea. We wonder why the merchant complains at his rate and why the legislator seeks underwriting interests as a common prey.

Friends, we are beset on all sides by opposition, the result of our own inaction, our own indifference and a vanity which has robbed us of a vision and prescience with which to scent the danger. The error is not all without but that within is only one of judgment, for we have nothing to fear from disclosures which human hyenas in their loud ululations may send forth into the darkness of a national justice.

These are the Scyllas in the midst of us, the Ulysses, and before we reach our Ithaca, we may find an equally rude awakening. What is the remedy? Law? No, for Montaigne tells us that "it is a very bad policy to change by law what ought to be changed by custom." Through politics? No, for that would invite greater tyrannies, for we only have to look back to the time when wolves howled on the hills of Rome, or when the slaves worked the quarries of Syracuse, and thence to the recent Russian revolution to find that the tyranny of rulers at any time is no less merciless and unbearable. By publicity Partially, but—

Education is the key, not publicity alone. We cannot make our meaning clear by mere publicity. "57" became a cryptic sign until we were told that it referred to the number of varieties of a certain brand.

How educate? First, it must commence with the company itself and through our executives and other officers the fundamental principles of the business must be thoroughly understood and equally imparted, to the end that they may present the gospel to the Special Agent, who in turn should know the cardinal features of the business so well that his message to the agent shall be clear, comprehensive and certain. The agent in turn must get closer to his client and this will permeate the entire atmosphere of economic life. It is not sufficient that the transmission of this knowledge and the preaching as to the principles shall be merely told, they must be convincingly recited and explained with such clarity that the ordinary mind will at least imbibe certain of its principles. The agent is closer to the real Saxon idea than the other two factors recited and it should be his duty to study the means best adapted by which the principles of our business may be made known. This, however, can not be accomplished alone. He must be fortified by you and the company. If we are to eradicate from the popular mind the impression that underwriting is a monopoly, is an octopus sucking the blood from the economic interests of the people, we must at least assume that while there is a basic intelligence, *there is not sufficient* understanding among those not interested in our profession. The education of a child commences in the early stages of development. Primary and rudimentary principles are taught in simple words to convey ideas and as that child develops it enters the larger field of speculation and reasoning. So must we move along similar lines. It is quite illogical to sit down with a merchant and attempt to explain to him the deep reasoning in the building of rate or the comparative analogy in hazards, but we can nevertheless commence by teaching him that there is such a difference, that there is a method by which hazards are measured and that the result is more or less a reasonable establishment of cost. We can not make the layman fully appreciative of the evolution of our contract nor quickly instill into his mind that there is such a thing as mutability of language, but we can none the less gradually demonstrate to him that the restrictions within a policy contract figure in the element of cost. We can recite that there is a maxim

by which the interpretation of our contract is largely governed, that a forfeiture is abhorrent in law and that to sustain that principle the courts will endeavor to maintain the contract not infrequently by the misconstruction of words, if not by a pre-eminent desire to give to the insured a right which he has forfeited through his own laches.

We can deal with and admit even the shortcomings and the errors of our business as quite consistent with the frailty of human nature.

We can, not infrequently through such medium of exchange of ideas, gather unto ourselves lessons of vital importance in the evolution of the business.

Revolution is destructive, evolution is constructive, and through the latter we can in a short space of time exert a remedial effort to bring about a permanency of good not otherwise possible.

The National Board is doing a wonderfully constructive work, but how few people know of that work. Comparatively few men in the various walks of life realize the enormous amount of money that the companies are expending through that channel in developing their business along sane, constructive and economic lines. Mere publicity of the statement avails little; we must preach it, exemplify it and through whatever avenues our genius might suggest bring it before the people in a more elaborate and convincing form. Individual companies are doing great constructive work, but much of that is lost because it is merely publicity. Companies should convene classes for their officials and heads of departments for a proper understanding of these principles and for the better means of publishing them. These classes should extend to the Special Agents, not annually, but very frequently, and it should be the aim of companies to select men for this important work who by natural endowments can convey the message where it will do the most good.

Until the mad rush for income shall be superseded by a sane effort for constructive underwriting, we possibly will continue to employ agents who do not measure up to standard.

As the agent is the primary teacher in this educational work, he should be selected with care, not only for his honesty and character, but for his intelligence as well. This may seem Utopian, but there is already a movement on foot of which you all know, to strengthen and elevate our representatives throughout the country. A company is known by the agents it keeps. A company commanded by character and intelligence will in the long run have as its representatives only those who measure to the standard of the principals.

Another and very far reaching method is to divide States into districts and send into these districts good speakers who will lecture before civic bodies and explain the problems confronting us, explain our methods, in short lay our cards on the table and show them how the game is played; this with publicity as an apostrophe will in time have a beneficial effect and it will be a permanent one. Our profession should enter more intimately in the social and civic activities of the country. We have been charged with insularism, and not without reason. We should join civic and other organizations and fraternize with them and in this way extend our influence for a proper conception and understanding of our business. Propinquity accelerates the social instinct and which in turn produces conversation and its trend is not unlikely to be toward our business. But unfortunately, we have another fetish, income—that we have elevated to the pedestal

of greed and before this altar we pay our devotions, quite regardless of economic consequences. If we are desirous of reaching the real disease we shall approach the effort with firm conviction, relentless courage and obstinate determination to avoid the hidden pool. Does any one here doubt the sanity, the logic of this preaching? Do you doubt the result? Well, weave a doubt within the mind if your fancy wills it so, but before the night shall touch the lowering hand of day, it will have dissolved just as the dew upon the leaf when sunlight steals the tears of early morn.

Then what of the real Ithaca of our nightmare—the business? Someone has said that in his waking hours hope is the dream of man. Have we not hoped, have we not dwelt with confidence in this daily dream and yet there steals o'er the twilight of some of us the unerring conviction that hope is but vanity appareled in disguise. However, when the drear of winter cold shall have passed and a gentle and confiding spring offers her truce with a greeting to the summer's warmth, we'll chase sweet fancy through the day and lie down to pleasant dreams, all absorbed in fancy still, for Ulysses has returned to Ithaca.

Mr. Gray: I take it that we all feel that you are to be congratulated in securing such an able speaker as Mr. Osborn has proven. His paper certainly is scholarly in every respect and covers for us a lot to study in days to come on the road, in reading and in thought, everything from religion to economics. I am trying to imagine, Mr. President, the study he has given this paper with which to come here and deliver to us and the great distance that he has come to deliver it. Appropriately, the Golden West at our Golden Anniversary is a very happy coincidence, I take it. I don't know of anything that, to my mind, appears so little as a vote of thanks which is the least we can do in appreciation to Mr. Osborn on our behalf. I move you, sir, a hearty, rising vote of thanks.

President Coates: The chair is very happy to put the motion before you. (Applause.)

The motion was seconded and carried and the audience arose and applauded.

A motion to adjourn will be in order.

Mr. W. R. Townley: I move you, Mr. President, that we adjourn.

The motion was seconded and carried.

President Coates: You will all kindly be here promptly at two-thirty.

Adjournment.

FIRST DAY

WEDNESDAY AFTERNOON SESSION

The meeting convened at 2:40 p. m., President Coates presiding.

President Coates: Please come to order for the afternoon session.

I wish that every one in this room might have attended the memorial exercises given in honor of Dr. Frank Wakely Gunsaulus at the Auditorium last April. It inspired one to a determination to lead an unselfish life to listen to the glowing tributes paid this Christian man. Of him it may be truly said that he will be living ten generations hence in ten thousand or ten times ten thousand descendants of himself and of those whose life his life beneficently influenced.

I think it very fitting this afternoon that we should have Mr. Wellington R. Townley, who fathered the scholarship idea in this Association, present to Armour Institute the memorial tablet in memory of Dr. Gunsaulus, on behalf of the fire insurance companies. Acting Dean Raymond will respond on behalf of Armour Institute. Mr. Townley.

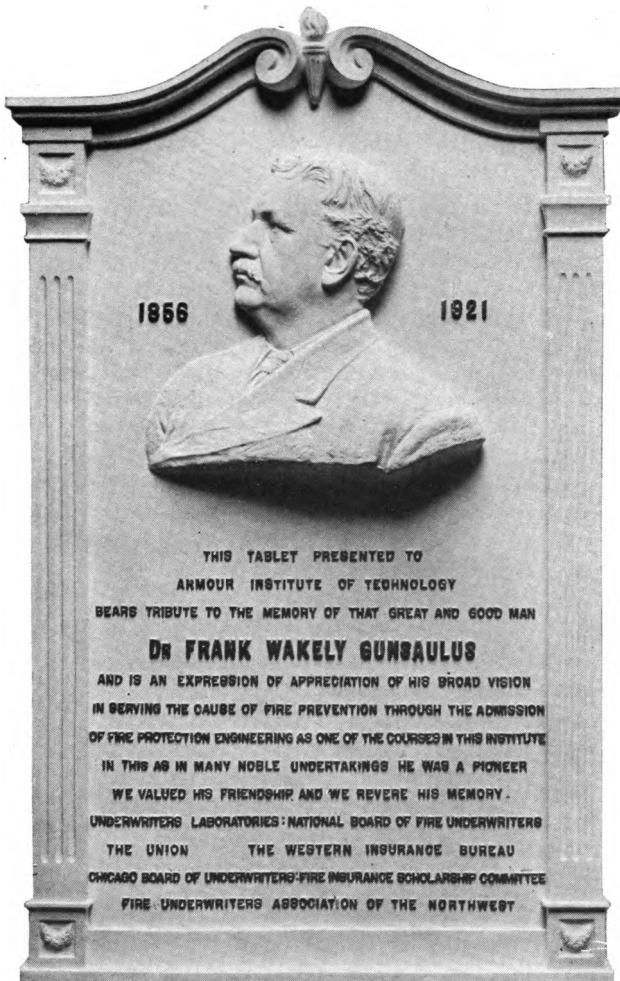
Mr. Townley: Mr. President, fellow members of the Association and our honored guests, at the opening of this afternoon session, we have set aside the first few minutes for the unveiling and presentation of this tablet. (Applause.)

The tablet was unveiled.

The inscription on the tablet reads as follows:

“This tablet presented to Armour Institute of Technology bears tribute to the memory of that great and good man DR. FRANK WAKELY GUNSAULUS and is an expression of appreciation of his broad vision in serving the cause of fire prevention through the admission of Fire Protection Engineering as one of the courses in this institute. In this as in many noble undertakings he was a pioneer. We valued his friendship and we revere his memory. Underwriters’ Laboratories; National Board of Fire Underwriters; The Union; The Western Insurance Bureau; Chicago Board of Underwriters; Fire Insurance Scholarship Committee; Fire Underwriters’ Association of the Northwest.”

It is appropriate that we, as insurance men, commemorate the passing of Dr. Frank Wakely Gunsaulus, preacher, educator, art lover, citizen and friend. Seldom is it our privilege



to gain for our business the interest of great men, whose activities are outside of the profession of fire insurance. Dr. Gunsaulus was a man who arose to every occasion and never failed to do the worthy thing. When we approached him regarding our modest little scholarship at Armour Institute, he received

the intelligence of our proposal as enthusiastically as though it were some great benefaction to that institution. His friendliness alone gave the project prominence and we, today, are happy to record the presence of over fifty students at Armour Institute preparing themselves for the great work of conserving life, property and all their essential values.

It is not my purpose to attempt any eulogy of this great man. Memorial meetings without number have been held in this city and elsewhere in which his power as a preacher, his influence as an educator, his help to all branches of art, his value as a citizen, have been faithfully and lovingly recorded. We wish simply and modestly to claim him as a part of ourselves. His honorary membership in this Association is something that we shall always cherish. Do you remember his last words to us? They sound today like a benediction, "You are drilling soldiers in a crusade against waste, in behalf of the home, the factory, the workshop, the palace of art, the temple of Almighty God, and may God give you grace to measure up to the opportunities of your time and generation."

The very day that the spirit of Dr. Gunsaulus returned to God who gave it, a few of his friends in the fire insurance business, representing the many branches—local and national—met and decided that some fitting memorial should be adopted and this tablet was the result. Mr. George E. Ganiere, the artist-sculptor, knew the doctor well. They met very often at the Art Institute and the wonderful likeness the artist has given us adds greatly to the value of our memorial. Our committee has consulted with the authorities at Armour Institute and we have selected the place where this tablet will be fixed. It is just outside the door of the office which Dr. Gunsaulus, as President of the Institute, occupied for so many years, and when the new buildings are constructed we are assured our gift will find a prominent and permanent place where the record of our appreciation of this great soul will be perpetuated.

We have as honored guests with us today the deans of the Institute, one of whom is now Acting President, and I shall, therefore, ask Dean Raymond on behalf of Armour Institute of Technology to accept this gift from the various fire insurance organizations whose names appear on the tablet. The memorial carries with it our love for our friend and the assurance of our continued interest in the welfare of the institution to which he was so devotedly attached. (Applause.)

Dean Howard R. Raymond: Mr. President, ladies and gentlemen, on behalf of the Board of Trustees, I receive this tablet

with true regard to its partners, not only the Armour Institute of Technology, but to the field of education in America. Eloquent tributes have been paid to Dr. Gunsaulus as a preacher, orator, lecturer, citizen, art lover and educator, but this tablet as a lasting and appropriate memorial justly celebrates a great and distinguished man as a pioneer in the establishment of a special branch of engineering education.

In nineteen-thirty, Dr. Gunsaulus, after several conferences with the President of the Underwriters' Laboratories and other prominent officials who were interested in the prevention of fire and the appalling destruction which follows in its wake, decided to establish a four-year course in fire protection engineering at the Armour Institute of Technology.

In common with many other new ventures of education, it was received with some misgivings regarding its stability as a distinctive branch of engineering and consequently it passed through a period of quiescence and somewhat uncertainty but Dr. Gunsaulus, with his far-sighted vision and enthusiasm, was always optimistic and his public utterances in behalf of fire prevention always showed his impressions welded a mighty influence in the sweeping of these feelings of apprehensions.

The Western Acturial Bureau, in establishing this scholarship fund for the benefit of students in fire protection engineering, has performed a most magnanimous service. Dr. Gunsaulus has spoken often of his great appreciation of the loyal co-operation of the Underwriters' Laboratories in the establishment of this scholarship for the benefit of these students. The future and the success of the course is evidently assured.

The organizations whose names appear here dedicate this splendid gift to the noble memory of a noble man whose life was a series of noble acts in behalf of the betterment of his fellow-men. This tablet will always be held as a sacred trust and will occupy a place of prominence in the buildings of the Armour Institute of Technology, whether old or new, where all may see and where the young will be impressed and inspired by the record of a worthy act of their former President and the old may breathe the spirit of a great benefactor in the cause of education. (Applause.)

(Copy)

Chicago, October 7th, 1921.

DEAR MR. TOWNLEY:

Just a word of congratulation to you for your most loyal and tender presentation address at the unveiling of Dr. Gun-saulus' Memorial Tablet.

Truly, the whole spirit of the exercises was very lovely and dignified and the beautiful silk flag was a fitting emblem for the covering.

The tablet is a splendid and artistic tribute to his noble life; and your Association has built a lasting monument to his memory.

We as a family are proud of and thankful for such generous and loyal friends. * * *

Most sincerely,

(Signed) GEORGIANNA L. GUNSAULUS.

Mr. W. E. Higbee: I desire to refer a moment to that portion of the splendid address of the President to which we listened this morning and recommend the election of Mr. A. F. Dean for honorary membership in this Association. Time forbids that we should even attempt to catalogue the achievements of Mr. Dean. The fact that we are honored with his personal presence here today also lends a question of propriety as to attempting eulogizing him to his face since we know his characteristic modesty. But I have thought in this connection with this recommendation of that fine practice of the great and higher institutions of learning throughout the world who confer the highest degrees within their power to give upon those persons whose lives have contributed something of distinction to the welfare of the world and of humanity in general. The great university summons these rare individuals from all corners of the earth without regard to race or clime and present them for these honors. The presentation is made usually in a brief review of the characteristics and special distinctions which have characterized the efforts and lives of the subjects for the degree. In that spirit, I desire, Mr. President, to move and nominate Mr. Albert Flandreau Dean for election, and move his election, for honorary membership.

I desire to make a brief presentation of the man, his character and achievements and file it with the Secretary.

Albert F. Dean, author, poet, mathematician, logician, scholar, whose original and profound exploration of the field of fire insurance statistics has raised him to eminence in the past

unequaled as a fire insurance actuary, author of the analytical rating schedule now in widest use; writer of numerous treatises which set forth clearly and convincingly the benefit of modern commerce, defense and advocate of those inherent rights of our business which proceed out of its inexplicable economic service, our eloquent voice made convincing by the sincerity and integrity of his personal and business life. I present to you for honorary membership, Mr. Albert F. Dean. (Applause.)

Mr. Townley: Mr. President, I take great pleasure in seconding the nomination of Mr. Dean to honorary membership.

President Coates: I think it will be very appropriate to call for a rising vote on this resolution and I now call for that rising vote. All those in favor please rise. (Applause.)

The entire audience arose.

President Coates: No opposition, the resolution prevails.
Mr. Dean.

Mr. A. F. Dean: Mr. President, this is a surprise but I happened to find out before and I prepared my few remarks for fear I might stop over and say too much. I am like a Mississippi River steamboat, it takes me ten minutes to start and half an hour to stop.

I was unavoidably absent from your morning session, and only learned of the recommendation in our esteemed President's address, during the noon recess, hence, the action you have taken comes to me as a double surprise. The first surprise, that anyone had the temerity to offer a resolution creating me an honorary member of your body; and second, that anyone had the courage to second the motion. There have been times when a motion of this purport would have failed to carry by a large majority in any important body of underwriters. In fact there were times when such a motion would have elicited more cat-calls than votes but the times change and we change with them.

However, I cannot entirely repress the suspicion that the beautiful and welcome tribute you have just accorded me is more a tribute to old age than to any transient merits on my part. When a man has successfully dodged the fool-killer for a matter of four score years we instinctively feel that he is too old to do any more harm, and to show him that all is forgiven we pat him on the back from the motive of good sportsmanship just as under an unwritten law of ethics we say nothing but good of the dead. This is, perhaps, the common merit of old men and dead men that their potential harmfulness becomes negligible and we at last can treat them generously without reanimating their unholy ambitions and pernicious activities.

However, I do not wish you to infer that I am inclined to minimize the wisdom that comes to us from increased years and experience. In his last book, "Back to Methuselah," Bernard Shaw contends that the world can never be satisfactorily governed until we discover the secret of prolonging life from three score and ten to three hundred years. This will ensure a large preponderance of old men which will ensure deliberation, moderation, suspend judgment, etc., in fine, the wisdom so needed in the government of the world, when and not before, we may hope for universal peace. During our recent world war, millions of young men were permanently eliminated, but still they preponderate over old men, and many of them do not seem to realize that the war is over, and are still zealously seeking somebody or something to fight, like the Irishman at Donny Brook Fair. They are vociferously inviting somebody to tread on the tails of their coats. This is, of course, not the fault but the nature of youth, for "Old men dream dreams" while "Young men see visions," especially in this day of chemical decoctions known under the generic name of booze.

As I look around at this great assemblage, I realize with Mr. Shaw that perhaps the trouble with the world is that old men are growing too scarce for the stable equilibrium between old age and youth. There are, of course, two ways to correct this disequilibrium: A. To nurse the old men through for an extra hundred years or so. B. To kill off the surplus boys, which Mr. Shaw does not suggest, neither do I, for notwithstanding their exuberance I have an exaggerated fondness for boys—they are such a relief from old men.

Most of you can probably recall the fact that several months ago fire insurance circles were startled by the simultaneous resignation and retirement of three veteran managers. I say startled because it has long been a matter of popular belief that insurance managers seldom die and never resign. Soon afterwards the society of the Blue Goose honored these three old war horses who had been "turned out to grass" with a feed and apparently as an afterthought, invited those who had succeeded them to be "among those present." At the time I was impressed with the fact that the successors numbered twenty-four, and could not repress a feeling of surprise that it took twenty-four young men to fill the gap occasioned by the retirement of three old men. (Laughter.)

In referring to this historic fact I do not wish to be understood as disparaging young men for I do perceive that here as everywhere else they largely preponderate and I have too wholesome a respect for youthful impulsiveness, decayed vegetables,

hen-fruit and such to take the chances, besides I have a genuine affection for the boys. Still the incident speaks for itself and while it took twenty-four youthful successors to fill the gap occasioned by the retirement of three aged predecessors, I hope my young friends will not feel disheartened over the fact, because it is proverbial that it takes nine tailors to make a man, while it took only eight young men to plug up the hiatus occasioned by that rare phenomenon, to wit, the voluntary retirement of a manager of the good old school in which it has been a time honored principle for every maanger to hold on to his job.

I thank you, Mr. President and gentlemen, for the signal honor you have conferred upon me today. During the brief period allowed me by the life expectancy tables, I shall continue to cherish it and I know it will be treasured by my descendants of three generations as a tribute from those with whom it has been my privilege to be so long associated.

I greet the few associates of "auld lang syne" whom I see among you and extend to those of the preponderant younger generation my cordial good wishes, for in youth lies the hope of the future in our severely troubled world. I give you one and all, for what it is worth, an old man's blessing, an old man who not only has resigned, but is resigned. (Applause.)

President Coates: If Mr. Dean could prepare during the noon hour a literary gem such as we have just enjoyed, what could he have done in a week? We certainly appreciate having him with us and welcome him as one of our most distinguished honorary members.

We will now proceed with our program.

Mr. Caldwell: I see in the audience this afternoon, the Armour Institute boys, who are availing themselves of the insurance scholarships. Would it be out of order if they stand up so we can see them?

The Armour boys arose and faced the audience.

President Coates: A splendid lot of young men, and we are proud of them.

The Secretary read a letter from Mr. H. H. Walker, a telegram from Mr. Preston Kelsey and a letter from Mr. M. L. Sears. (Applause.)

Mr. H. N. Kelsey: In view of the fact that Mr. Walker is the only surviving charter member, I should like to move that the Secretary send a telegram of greeting from this organization to Mr. Walker. I make that as a motion.

The motion was seconded and carried.

Mr. M. W. Van Valkenberg: Mr. Sears is now probably on his deathbed and is perfectly conscious and would appreciate, I am sure, a telegram of sympathy from this Association. I hope such a telegram will be sent. I make that as a motion.

The motion was seconded and carried.

Mr. Townley: I move a message of good cheer and fellowship be sent to Mr. Preston Kelsey by our Secretary in response to his greetings.

The motion was seconded and carried.

President Coates: It is no easy task to prepare a review of the achievements of fifty years of an association such as ours, but I have learned by experience that the real busy men are the ones to be depended upon to do things and I have, therefore, persuaded our old-time friend Mr. Thomas R. Weddell, Editor of the Insurance Post and Associate Editor in Chicago of the Insurance Field, to undertake the task. Mr. Weddell has given liberally of his time and energy to the betterment of our business and is well equipped by reason of his experience as a journalist and his close connection with our Association for so many years to entertain us with an illuminating history of our Association. Mr. Weddell.

Mr. Weddell: Mr. President, ladies and gentlemen, I have just been figuring that in the twenty years or so I have sat at this press table, I have been forced to listen to over two hundred addresses and papers, nearly all of them too long. This is my chance to get even. I don't know whether to do it by reading you as long and dry an address as is justified by a historical review of fifty years or heap coals of fire on the heads of my predecessors by cutting it short. But I fear I must abide by the requirements of the chair and fill out at least most of the time that has been allotted to me.

REVIEW OF FIFTY YEARS

BY

THOMAS R. WEDDELL,
Editor, "Insurance Post"

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,
LADIES AND GENTLEMEN:



THIS is the golden jubilee of the Fire Underwriters' Association of the Northwest. Twenty-five years ago, when the silver anniversary was celebrated, the historian of that day, who had been one of the founders, marveled that it had lasted so long, grown so great, and built up such a record of achievement. This golden anniversary finds it much more than doubled in membership and prestige and achievement. It has been true to the principles of the founders, and following their lead, it has restricted itself to educational and social activities. Perhaps it has survived for fifty years because it has had no legislative power or executive authority, but has maintained an open forum for the interchange of ideas and the cultivation of friendly relations. This

notable gathering, a membership of over 1,300, its roster of great names, and its long and honorable record of achievement, fully justify its existence. They justify, also, this review of the personalities and principles which have made them possible.

I have gone through fifty volumes of the published proceedings in preparing this review. It has been a liberal education in the progress and development of fire insurance in the west, and it would be well if each member of this association could have opportunity to read every page of these interesting records. That is impossible, however, and as your agent I will endeavor to give you the high lights and the salient points of these fifty years, and to make brief mention of the men who have figured prominently in these records.

Most of you are familiar with the recent history of the association, and as this is a fiftieth anniversary occasion, most of our attention will be given to the early days, of which only an honored few of our membership have direct knowledge.

The first meeting was held at Dayton, Ohio, February 22, 1871. It is proper that the names of those who attended this initial gathering, the honored fathers of the association, should be read to this assemblage. They probably never dreamed that fifty years later an association of over 1,300 members would meet in this gold room to celebrate the golden anniversary of their labors. But we owe much, as insurance men in general and as members of this association in particular, to their wisdom and foresight and initiative, and I am proud to recall their names to you. They are: J. S. Reed, Ohio state agent of the Security of New York, and Merchants of Hartford; W. F. Fox, Ohio state agent of the Putnam of Hartford; G. K. Snider, general agent of the Underwriters; C. W. Marshall, Ohio state agent of the Home of New York; Jacob Peetry, general agent of the Home of Columbus, O.; J. P. Vance, Ohio state agent of the Insurance Company of North America; James A. Daniels, Ohio state agent of the Hartford; R. S. Sayers, special agent of the Home of New York; J. W. Boyd, special agent of the Home, New York; C. K. Drew, special agent of the Hartford; W. H. Wiltsie, state agent in Indiana and Ohio for the Continental; A. C. Blodget, Michigan state agent for the Franklin of Philadelphia; J. J. Shipherd, assistant secretary of the Cleveland Insurance Company, Cleveland, Ohio; E. P. Foreman, special agent of the Lamar Insurance Company, Chicago, and C. E. Bliven, Ohio state agent of the Manhattan Insurance Company of New York. Of these, Mr. Reed was the first president; Mr. Douglas the vice president, and Mr. Bliven the secretary and treasurer. Mr. Fox later became secretary of the association. Mr. Blodgett was the second president, and the other founders were later honored by making Mr. Marshall president in 1875, Mr. Bliven in 1877, and Cyrus K. Drew in 1884.

Another meeting was held five months later at Indianapolis, at which twenty-nine new members were admitted. Among these were the following, who later attained prominence in the business: E. L. Ellison, then of the Enterprise of Philadelphia, and later president of the Insurance Company of North America; M. O. Brown, of the Fulton of New York, later vice president of the Westchester; E. H. Walker, then and now of the Home of New York, at that time state agent in Indiana and now resident secretary for the western farm department; J. M. Rogers, then of the Imperial, and afterward western manager of the Queen, and who is here today, although long retired from the insurance business, and J. M. De Camp, then of the Aetna and afterward manager of the central department of the Liverpool & London & Globe.

At this meeting the constitution and by-laws were adopted. The preamble, written fifty years ago, might well have been penned today. It reads:

"Whereas, certain irregularities obtain among adjusters in the settlement of losses, among solicitors in authorizing risks, and among local agents in procuring business, therefore, etc."

But there were no irregularities among the managers or company officials of that day, or was this the first evidence of the wise plan to keep the organization free from company complications?

At this meeting the association began to develop its working policy. Resolutions were adopted opposing the turning over of adjustments to local agents and insisting that these be made by company men, recommending the organization of local boards, and urging increases of rates wherever they were found to be inadequate, with the encouragement

of a higher standard of practice. H. H. Walker, our sole survivor in active membership of that first year, offered a resolution which will sound strange to the large city agents of today, deprecating the practice of some companies in paying more than 15 per cent commission, and styling it a mere temporary bid for business. That methods have changed little in fifty years is shown by the fact that this resolution was tabled. Now it would be referred to the large cities committee, which would amount to the same thing.

The third meeting was held at Detroit, July 17, 1872. In the meantime the Chicago Fire, the fiftieth anniversary of which will be observed next week, had upset everything, put many members out of business and caused numerous changes in the company connections of the survivors. This disaster emphasized the need of such an association, and many of the strong men of the later days made their first appearance at this meeting. Among them are such names as Eugene Cary, then general agent of the Imperial, and afterward western manager of the German American; Thomas S. Chard, general agent of the Fireman's Fund, and afterward its western manager; Arthur C. Ducat, of Chicago, general agent for the Home of New York, and later its local agent in Chicago; R. J. Smith, superintendent of agencies for the North British, and afterward secretary of the Traders of Chicago, and a president of the Northwest Association; Charles H. Case, Iowa state agent for the North America, who became United States manager of the London Assurance; General John B. Castleman, of Louisville, state agent of the Royal; T. R. Burch, general agent for the Phenix of Brooklyn, and Dan C. Osmun, general agent for the Black River Insurance Company, and afterward with the Western Union.

The growing importance of the association was recognized by a committee from the Board of Fire Underwriters, which asked for co-operation in curing the demoralized conditions resulting from the fire. It was reported that in March the first state board had been organized in Ohio, closely followed by Michigan and Indiana. Discussions had to do chiefly with rates, commissions, adjustments and the necessity of organizing field men and agents into state and local boards, for the making of rates and the maintenance of good practices.

It must be admitted that some of these resolutions, discussions and actions hardly agreed with the original declaration that the purpose of the association was purely educational and social. It should be remembered, however, that this was a time of serious crisis, with practically no other organization to take charge of affairs. The National Board had recently been organized, there were no company bodies, such as the Union and the Bureau, the first state board was only a few months old, and in all this territory there were only two local boards, those at Louisville and Cleveland. If the association went further than it should, its offenses have long been outlawed; its intentions were good and the results have been beneficial. It kept its hands off of executive matters as much as was possible under the conditions, and withdrew entirely from such affairs when the Western Union was organized in 1879.

One of the resolutions adopted at this third meeting requested the National Board to adopt a system of schedule rating in place of the flat rates then in force, foreshadowing the interest the west has always taken in the schedule system of rating.

The fourth meeting was held September 18, 1872, in Chicago. The well known men who made their first appearance at that meeting—

and this will be the last attempt to recall the list of notables, because of its increasing length—included: I. S. Blackwelder, state agent of the Imperial, afterward western manager of the Niagara and now assistant secretary of the Western Union, the oldest living ex-president of the association, he having filled that position in 1878, forty-three years ago; R. S. Critchell, even then an aggressive Chicago agent; Conrad Witkowsky, general agent of the Hamburg-Bremen; Judge Ostander, Wisconsin special agent for the Phenix, and afterward its chief adjuster; Walter Scott, Missouri state agent of the Home of New York, and still a member of the association; W. W. Dudley, Minnesota special agent of the St. Paul and later secretary of the Western Union; A. J. Harding, Nebraska special agent of the Phenix of Brooklyn, who became western manager of the Springfield, and John H. Law, of the Royal, afterward of Law Brothers, western managers of that company.

The usual delegation was present from the National Board, which ordered the association to divide itself into two bodies, the Association of the Interior, covering Ohio, Michigan, Indiana and Illinois, and the Association of the Northwest, including Missouri, Kansas, Iowa, Nebraska, Wisconsin and Minnesota. The association promptly locked horns with the National Board, and after a long discussion refused to make the change by a vote of twenty-seven to fourteen.

The fifth meeting was held in Milwaukee, July 16, 1873, the constitution being amended at this time to do away with the Committee on State Tariffs, which had to do with rate making.

The sixth meeting was held at Louisville in May, 1874, and Chicago became the permanent location when the seventh meeting was held here in September, 1875.

In the meantime the association underwent several changes of names. The original title was "The Association of State Agents and Adjusting Fire Insurance Agents of the Northwest." This was changed in 1872 to "The Association of the Northwest, Auxiliary to the National Board of Fire Underwriters." The present name was adopted in 1875.

The early meetings were devoted entirely to discussions of conditions in the field, with important committee reports, but with no set papers. In 1873, when R. J. Smith became president, he inaugurated the practice of delivering a president's address, reviewing the general situation. The reading of papers was inaugurated in 1875, when Thomas S. Chard, of the Fireman's Fund, read a paper on "Morals and Moral Hazard as Related to Fire Underwriting," and Charles Lyman Case one on "Spontaneous Combustion." As legislative matters were dropped more attention was paid to the reading of educational papers, and for more than thirty years practically the present form of program has been followed.

Of all the founders, Major Charles E. Bliven is recognized as the father of the association. He first broached the subject while a number of insurance men were adjusting a loss at Burlington, Iowa, in the summer of 1870. He did not receive much encouragement then, but he advanced the idea at every opportunity, and finally called an organization meeting at Dayton, Ohio, February 22, 1871.

The first president was J. S. Reed, of Marion, Ind., state agent and adjuster for the Merchants of Hartford and the Security of New York, both companies being put out of business by the Chicago fire within a year. Mr. Bliven was the first secretary, and it was an interesting coincidence that both Messrs. Reed and Bliven died in

the twenty-fifth year of the association, and their obituaries were read at the silver jubilee meeting.

The association was nomadic during its early years, meeting successively in Dayton, Indianapolis, Detroit, Chicago, Milwaukee and Louisville. In 1875 it located in Chicago and has met here ever since. During the first two years two sessions were held each year, and the annual meetings in Milwaukee and Louisville were held in May. With the Chicago location the time was changed to September, and the early October date has been in effect since 1905.

In the early days the association had the banquet habit, and later the tenth, twentieth and twenty-fifth anniversaries were celebrated with formal dinners. For the past ten years the annual dinner of the Blue Goose has furnished the get-together feast of the week, and for several years past there has been an association luncheon on one day of the meeting.

It has been a liberal education to review the printed proceedings of all these years. They contain a wealth of material, dealing with all the phases and stages of the business. Periodically the suggestion has been made that they should be collated and published, but nothing has ever come of it. Many of the early papers now have a purely historical interest, or deal with subjects and problems long ago disposed of. It is interesting to trace in them the origin and development of new ideas and methods, the association having fathered practically the first public discussions of automatic sprinklers, electrical inspections, organized fire prevention work, education of the public, schedule rating, consequential damage, use and occupancy, automobile, explosion and other side lines.

It is natural that in an organization fifty years old traditions should have grown up and precedents have been established. For over twenty years the presidency, by unwritten law, has alternated between the field men and the managers. The vice presidency has not usually been a stepping stone to the presidency. Only six men who had been vice presidents became president, and in only one case did they step from one office to the other. The vice presidents who became president are C. W. Marshall, the original vice president; J. O. Wilson, one of the founders; J. M. Dresser, George M. Lovejoy, W. R. Townley and D. W. Andrews.

The positions of secretary and treasurer were combined until 1897. C. E. Bliven, the founder of the association, filled the position from 1871 to 1876, when he was elected president. George W. Hayes, who succeeded him, served seven years, and that came to be regarded as the limit of service, his successors being in turn J. C. Griffiths, E. B. Munn, David S. Wagner, Nelson E. Briggs, Guy A. Richards and W. P. Robertson, who served for only two years, and was succeeded by R. C. Hosmer. Seven years has also been the traditional term for the treasurer, the incumbents since the separate office was created being J. A. Kelsey, W. R. Townley, G. H. Batchelder, C. L. Hecox and Royal A. Buckman. Under a new rule the terms of the secretary and treasurer are now limited to three years.

Most of the great names of the business appear on the long list of speakers, and this gives rise to some interesting speculations. Did they get on the Northwestern program because they were great men, or did they become distinguished because they had been on the program? An analysis of the names and the positions they occupied at

the time leads to the conclusion that a place on this program has been the door of opportunity to many a young man. Known perhaps only in his own state, his appearance here gave him a chance to show his mettle, brought him to the attention of his associates and the higher officials, and gave him a standing which led to future promotions. There are scores of managers and company officials who had been comparatively unknown, except in a limited field, until they were asked to speak before this association. Their appearance here lifted them out of the crowd, drew attention to their personalities and to their abilities and talents, made possible to them the wide and friendly acquaintance which is so important an element of success in this business, and gave them the chance to show what they could do.

But all the benefits have not accrued to the comparatively few of the bright young men who were given a chance on the program. Who can tell how much of the success of the leaders of the business in the west, practically all of whom have been members of this association, with an ever-increasing contingent in the east, has been influenced by these meetings? Here they have found the education, suggestion and inspiration that have helped make them what they are. With the comparatively few who carried home with them only a headache or a poker-depleted pocketbook we need have no concern. But no man who ever came here with an open mind and a friendly hand failed to go away enriched with information, inspiration and friendships that should make his work more effective and his life fuller and happier. A careful perusal of all the published proceedings shows that no one ever heard anything here but advice and inspiration to do the right thing, to tote fair, play an honest game, stand up for his business, be proud of his connection with it, and to educate himself to increase his service to his company, the business, and the public interest.

In the early days the amount of available talent was limited, or the members liked repeaters, for certain men were on the program time after time. C. C. Hine, the New York insurance editor, held the record, having appeared thirteen times between 1875 and 1895, while Isaac W. Holman and A. J. Waters were on five times each, and over a dozen others three and four times. In the second half of the association's existence literary and oratorical underwriting talent has multiplied, and there have been very few repeaters.

For many years programs have been based upon the idea that the annual address would be delivered by one of the great men of the business, while the readers of the other papers were drawn from "the comers." In recent years an effort has been made to secure some well known man from outside the business for each annual meeting, and the list has included such men as Warren G. Harding, now president of the United States; Frank O. Lowden, the war governor of Illinois; J. A. Tawney, chairman of the ways and *means* committee of Congress; Dr. Frank W. Gunsaulus, president of Armour Institute, whose interest in the association has been commemorated today, and other well-known business men and publicists. A number of the leading insurance commissioners, attorneys and newspaper men have addressed the association, and it foreshadowed the woman's age by putting Mrs. Gertrude S. Blackwelder, then president of the Chicago Women's Club, on its program so long ago as 1906.

A study of the topics discussed from year to year traces the evolution and development of the business. In the early days the

papers considered chiefly the hazards of various risks, adjustment problems and the need of co-operation. Then sprinkled risks and electrical hazards came to be talked of, and attention began to be paid to the relations of insurance and the public, without spoken attacks on the secrecy with which the company organizations then surrounded their actions, and plans for educating the public to a better understanding of the business. Thirty and forty years ago the meetings were characterized by the same old interests and aspirations. Greed for premiums and lack of good faith were criticized then as now. Wild-cats, rate-cutting and discrimination were favorite topics until the law ended them. The papers always reflected a high standard of ethics and business honor, and were true to first principles in declaring for loyalty, co-operation and good practices.

The early proceedings show pathetic attempts to secure discussion from the floor of the papers read. It was no more successful then than now, although one suggestion was made that all papers be printed at least a month ahead of the meetings and referred to a committee for consideration, that the members might be prepared to discuss them intelligently.

A review of the pictures of officers and deceased members, published in the printed proceedings, is a record of the sartorial and tonsorial changes of the half century. Whiskers and long hair ran riot in the early days. A silk hat was the official regalia for convention photographs, and the variations in collars, ties and waistcoat openings are preserved in our records for the wonder and admiration of coming generations.

A study of the nearly 500 addresses made during these fifty years confirms the old theory that there are only seven basic jokes, and variants on each of these were sprung at each meeting. It also shows that stories, like the fashions, run in cycles, and that the speakers a generation ago were using the prototypes of the Ford jokes and prohibition jests of today.

One of the most interesting offshoots of the association has been the Society of Life Members. This class was created in 1909, all who had paid dues continuously for twenty-five years being made life members and relieved of that obligation thereafter. It is a senate of the senior statesmen, membership is regarded as a distinguished honor, and its annual dinner, held on the Wednesday evening of Association Week, is a feast of sentiment, good fellowship and Auld Lang Syne.

In its early years the association began to accumulate books as gifts from its officers and members. In 1881 a library was organized, and about ten years ago a salaried librarian was appointed. Since then, its collection has grown greatly and has been classified and indexed. It is of interest to note that R. M. Buckman, who was librarian for many years, was the father of R. M. Buckman, the present treasurer.

In 1913 the association justified its educational purpose by establishing a scholarship in the course in fire protection engineering at Armour Institute. Out of this beginning has grown the present more ambitious and promising plan, in which the initiative of this association is fully recognized.

The association has been fortunate in its presidents. While sectional and geographical arguments have been made, and support has been asked because the candidates were Scotch or Irish, the under-

lying requirement always was that they should be 100 per cent Americans, and company connections or Union or Bureau affiliations were not permitted to affect the insistence upon character and ability and standing in the business. Politics has been played at times, Warwicks have pulled their wires, and trades and deals have been made, but it has not been carried to extremes, and the result has been to increase the attendance and the interest and, after all, to record the will of the majority.

What does an association such as this need to justify a half-century of existence? It has attained one of the notable milestones of life, and in the meantime has accumulated many traditions and has built up a long record of service and achievement. It has shown firm adherence to the principles laid down by the founders, and yet has adapted itself to changing conditions and needs. A long look backward is the best heartener for the future, with associations as well as with individuals, and this retrospect of a half century promises boundless possibilities of usefulness and service in the greater opportunities of the generations to come. Age does not involve the usual human limitations with an organization such as this. It can live on forever. It can add to its traditions of years and honorable service, but is rejuvenated by a constant accession of young blood, modern methods and progressive ideas, and can look forward confidently to another half-century of even greater usefulness. (Applause.)

Mr. Larmore: This morning, Mr. President, in your remarks regarding your efforts to secure numbers for the program of this the fiftieth anniversary and meeting of this great organization, the greatest in the fire insurance business, and as well, our Golden Jubilee, you led us to believe that it had, and led us to know as well, it had been an effort to secure talent in which we would not be disappointed. This, Mr. President, has made us know and realize more fully the rare judgment and sound wisdom in your selections in order that your fondest hopes as to our entertainment would be realized. This review of the past fifty years of the history of the organization by Mr. Weddell, will appear in our records second to none so far as interest is concerned in the papers or reviews that have been given us in that time and I feel that there will be none in the future to surpass it, so we can do no less than to express, by a rising vote of appreciation, our interest and, indeed, our assurance that we do not feel that we have been forced to listen to this review but, indeed, privileged to listen to it. I move you a rising vote of thanks and appreciation to Mr. Weddell.

The motion was seconded and carried. The audience arose as a vote of thanks and appreciation to Mr. Weddell.

President Coates: I wish everyone would remain. The next speaker on our program, and our guest, is Mr. Allen D. Albert of Paris, Illinois, not only well known as an entertaining speaker in this country, but in the year nineteen-sixteen he

was honored with the Presidency of the International Rotary Clubs. He is, at present, interested in the development of cities and has visited over four hundred cities in the United States—studied civic conditions, rather, in over four hundred cities in the United States, Canada, Mexico and Cuba. He has been active for many years in the service of organized charity, play grounds, public health and city planning. He has kindly consented to speak to us this afternoon on "Expensive Economics in City Fire Service." I know we will thoroughly enjoy him.

EXPENSIVE ECONOMIES IN CITY FIRE SERVICE

BY

ALLEN D. ALBERT.

Former President, International Rotary Clubs.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,
LADIES AND GENTLEMEN:



FRANK WAKELY GUNSAULUS was well enough known to some of you personally to give something of relish to a story he found frequent occasion to tell about himself.

When Germany had entered the war and we were still struggling to be neutral, it occurred to Gunsaulus that Armour Institute had a rare opportunity to buy some valuable and delicate mechanical contrivances.

With the impulse that men call genius, he ordered them from Germany without a dollar to pay for them. One day they were delivered in bond to the Customs Officers here in Chicago. On that particular day Gunsaulus stood on the threshold of Mr. Armour's office with this:

"I want a little money."
"How much do you want?"

"Eighty thousand dollars."

"Man, don't you know what is happening? Do you read the papers? Don't you see what is being done to the Armour interests in Wall street?"

"Mr. Armour, I don't run Armour Institute in Wall street."

"Eighty thousand dollars? What do you want it for?"

"Instruments."

"What kind of instruments?"

"To teach the boys with."

"Get out! Get out! I'm busy!"

With that Mr. Gunsaulus made the little bow some of us knew to mean trouble, said, "Very well, sir," turned, and went out. As he crossed the threshold on his outward journey, Mr. Armour caught him, and running an arm through Frank's, held him aside for a minute, and said:

"You'll get your eighty thousand dollars, Frank. You are all right. But there is a damned sight of blue sky between you and the ground." (Laughter.)

In the correspondence which your President and I have had as to the subject-matter for this address, we agreed to eliminate the blue sky; and that you presented a fairly valuable opportunity to a speaker whose plea was designed to be altogether serious, on grounds that were thought to be altogether practical. I am going to talk to you as plainly as God gives me the power about city government in America, with some particular relation to city government and fire insurance.

We have in the middle of Illinois where some in this room and I live together, a homely philosopher who remarked at a funeral about a week ago, "Home is the place where we get the most and kick the most." City governments are institutions out of which we get the most and of which we complain the most.

The sore spot in American life,—we have the authority of Sir James Bryce for it—is municipal government in the United States. The management of our cities is an out-crying evil as "everybody knows." There are, of course, difficulties meriting all that Sir James said and all that "everybody knows." Yet the general understanding of the troubles we have with the management of our cities is altogether wrong. Practically, clearly, earnestly, let me say to you that you who are here are now ten times over better governed in your home towns than you deserve. (Applause.)

The largest, the most urgent, and the first of the difficulties with town government in America is the inevitable difficulty over money. The taxes are "too all-fired high." The taxes are always too high.

Mrs. Albert and I have traveled many years hunting the first city speaking English where the taxes are too low. The only community we have ever encountered in our reading which ever asked for higher taxes was a community of Filipinos who lived up the mountain side, could not speak English, and were unredeemed heathen. Looking down the hill, they saw below them fine, new roads, interesting buildings of a fine new kind to which children were going every day, and young Filipino boys in uniform keeping order. Here they had, you see, highways, schools, police and sanitation,—none of them granted to the hill people farther away.

They repaired to the Governor-General of the islands and presented a fairly common plea:

"Please, we want roads and schools and police and sanitation."

The Governor said, "You can have them if you will pay for them."

The brown men said, "How can we pay for them?"

The Governor replied, "By taxation."

"Very well," said the brown men, "please tax us."

But they were heathen. (Laughter.)

The Christian method, the English speaking method, the American method, you and I know intimately well, is:

"More and more service, and less and less money to pay for it."

You in the United States of America hardly know the beginnings of taxation as it is practiced in other countries around the world. If ever you are in need of a subject for an address on the Fourth of July, find it, I beg of you, in the low taxation for town, county and

state government in the United States. For more than four-fifths of all the service that is rendered to you of every kind, you are paying less by half than any other people of the globe.

We wonder at city taxes. They average in the United States twenty-one dollars and seventy-five cents per person in each city per year.

Per capita cost of city government in American cities:

General average,—cities of 30,000 population or more.....	\$21.75
Group 1, 500,000 population or more.....	25.56
Group 2, 300,000 to 500,000	24.67
Group 3, 100,000 to 300,000	18.48
Group 4, 50,000 to 100,000	15.79
Group 5, 30,000 to 50,000	16.75

(Special Bulletin, U. S. Census, "Financial Statistics of Cities, 1919.")

In exchange for twenty-one dollars and seventy-five cents each person obtains, in the usual city, protection against molestation on the highway, protection for his property, a reasonable amount of protection against fire, protection in the health he enjoys with his family, education for his children, libraries of books for them to read, transportation or the arteries for transportation, water to drink at a very low charge, and other elements of public service.

If you think \$21.75 may in the aggregate be high, let me set over against it a figure wrought by people who can be charged with a great deal in the twentieth century, but never with wasting their money. I mean the Germans. For if the American city costs \$21.75 per person to administer it, what would you say to the German city which costs \$51.80?

Perhaps a third of the gulf between the results wrought in America in the management of our cities and the far superior results wrought by a benighted and ugly-minded people in Germany is due to the fact that Germans have what Americans lack,—the intelligence to pay money enough to get the service they request.

Now, \$51, a doubling of your tax for the maintenance of the government in your home town, would amount to amazingly little. In preparation for this statement to you, Mrs. Albert and I drew off the taxes of five cities, all of them represented in this room and all middle size, and the total cost per each thousand dollars of property actually in existence in the township, without reference to the assessed valuation,—the total cost of government, per thousand dollars in each of those cities,—was a few pennies above nine dollars a year.

Total tax for city purposes per \$1,000 of true value in illustrative cities:

Boise, Idaho	\$ 9.44
Waterloo, Iowa	8.85
Joliet, Illinois	8.10
Kenosha, Wisconsin	15.41
Kalamazoo, Michigan	8.50

In the expenditure of this money we come upon a very interesting American attitude.

In a town which I know more intimately now than any other, perhaps, in the world, there was a political machine, a dreadful, hideous, wretched, ugly and black thing. It was so wholly beyond human compassion that all the respectable men in our town belonged to it. (Laughter.) The only thing that was beyond the pale in connection

with it was to allow yourself to be a candidate on its ticket. Men voted for it in the dark and voted for it with enough fidelity and activity to keep it almost impregnable in position.

Now, the major purpose of that machine was not as men might think—theft. It was power. Nor was the eagerness for power eventually evil or evilly directed. It was perfectly human and from many points of view, in altogether admirable spirit.

These men wanted the opportunity for leadership and they did not misuse it in the cheap and easily identified manner of theft. On the contrary, they merely made the government of that town subordinate to their maintenance in authority. Now, whenever a great undertaking of this sort, representing an investment of scores of millions, has an objective on the slant, you may be sure the direct view is obscured; with the result that after about twenty-five years that town found itself bankrupt, as it is today.

Anticipating an ultimate accounting, the respectable men and women of the town threw out the machine, elected in its stead five reformers as a board of city commissioners, and our five reformers got into office upon definite promise to the people that not only would they reduce the cost of the city government, but also would repay a great part of the debt incurred in the twenty-five years of blackness and reduce the taxes simultaneously. They did it all. The result was an extremely pleasing, almost a thrilling, thing, to behold.

One night a neighbor seeing a light in the sky, took down the telephone receiver from its station near his pillow, and called:

"Central, where is the fire?"

Central replied:

"I don't know of any fire."

Another neighbor, being wakened, called:

"Central, where is the fire?"

Central replied:

"I don't know. I'll ask headquarters."

Still another neighbor called:

"Central, find out from headquarters where the fire is, if headquarters has to go out and look."

Headquarters went out and looked and saw the sky turning from yellow to deep red under the most disastrous fire that has ever visited a city of that size, perhaps, in the State of Illinois.

Central awoke the fire department. The fire department took the measure of a new Seagraves engine bought at the instance of a most delightfully gastronomic Chamber of Commerce. (Laughter.) When the Seagraves engine had been inspected by the one paid fireman the city maintained, he discovered he did not know how to start it. So horses were procured from a near-by livery, and the old horse-power engine, steam being made with as little delay as possible, was wheeled to the scene.

Now, one of the buildings afire was the town hotel. In it was the demonstration salesman of the Seagraves Company. When he had made sure that his own property was safe and that he had escaped with his life, he looked around for the latest contribution he had made to the security of property. It was nowhere to be seen.

Back he hurried to police headquarters. Opening the door at the back, he found the one fireman looking wistfully at the Seagraves. The salesman set it going and it arrived on the scene in time to meet the engines from a city eighteen miles distant.

When these engines came upon the scene they found they could not suck water through the water mains of the city without creating a vacuum. (Great laughter.)

While my neighbors—including one of my nearest relatives, enormously concerned in the situation financially—looked on hopeless, this comparatively small city lost half a million dollars net.

Why? And for what purpose?

To save money in the management of the city government.

In another city there was a highly elaborate department of public health. At the head of this department of health was a young man graduated from the University of Chicago and Rush Medical College as a Community Hygienist, which meant he really knew his business.

But there were two doctors in the county who did not know community hygiene nor did they know that it was possible to justify an outlay of about \$17,000 to maintain a department of public health in that particular city. So they entered upon a campaign of publicity against the commissioners who had employed the young man who had encouraged the enlargement of the health budget to \$17,000. This was not in the Dark Ages. It was in the year 1916!

In the year 1917 the health budget disappeared. The young man being a specialist entirely competent, was employed with an advance in his salary by another and perhaps more intelligent community. There came the first of the influenza epidemics.

I was not there, but I know that town intimately and in it I know a particular family: a young hardware merchant, his young wife, rather closer to me than other women, and their three babies.

Two of the babies and the young wife are gone. Do you know why? Primarily because that city wanted to have an "economical business administration."

I might mention another city in Illinois not very far from Chicago. It is possible to get from one point of the compass in it to another without tire trouble, if you choose the right streets. It is not often accomplished; but it is possible.

One of the difficulties in that city is that its wiser business men have put their emphasis upon economy in the management of their city government, so that they save ten cents for each \$20,000 of property invested a year upon a highway maintenance tax and pay perhaps \$17.50 for each new tire made necessary by holes in the streets.

Have I cited enough practical illustrations to indicate that I am thinking tangibly of real problems as they front you in the Northwest? If I have, let me go on to the next point.

With city government costing in America only about \$21 per capita, it is interesting to observe that the cost of city government increases with the population. That is to say, for cities of the smallest size in the United States, city government is only \$16.75 per person, while for cities of the size of New York it reaches nearly \$30. Of this sum of money the allotments are a beautiful revelation of American interest in public affairs.

Per capita allotments of city government in American cities, all classes, 30,000 population or more.

Police	\$ 2.33
Fire	1.86
Health .....	.58
Sanitation and promotion of cleanliness.....	1.77
Highways	2.09
Construction	1.99
Maintenance .....	.10
Charities, hospitals and corrections	1.59
Schools	6.89
Libraries .....	.28
Recreation .....	.75

(Special Bulletin, U. S. Census "Financial Statistics of Cities, 1919.")

We spend upon the police department of a city \$2.33 for each person; upon the fire department \$1.86; upon health 58 cents; upon sanitation and the promotion of cleanliness, the flushing of streets, the gathering of garbage, etc., \$1.77; upon the building of highways \$2.09; upon their maintenance 10 cents; upon charities, hospitals, homes, refuges, including all the courts, especially those for the consideration of juvenile offense, all the hospitals, all the homes and refuges of every kind, \$1.59; upon recreation 75 cents; upon libraries 28 cents, and upon schools \$6.89.

Fundamentally, the will of the American people about their cities is as sound as it can be. They mean to do the right thing at the lowest possible cost and with the least contribution of personal attention.

You will be interested in a little further analysis of these figures:

The general property tax yields only 65 per cent of the total revenues of the representative American city. It is well, please, to remember that cities have other sources of revenue than taxes levied on the property for the general fund.

Of this 65 per cent the fire department in which you are specially interested, gets almost consistently 13 per cent. So you have this rather significant showing:

That in the average city of the United States the prevention of fire and the protection of buildings adjoining other buildings that are already afire costs for each thousand of dollars actually invested, about \$1.25.

This represents in some cases three-eighths of one per cent of the assessed valuation of the community each year. In others it is as high as one-third of one per cent. In others it reaches only one-eighth of one per cent.

Cost of fire department in illustrative cities compared with general property tax 1919 and total assessments:

	Gen. tax	Fire Dept.	Per cent total assessment
Boise, Idaho	\$234,208	\$52,195	3/8 of 1
Waterloo, Iowa	314,623	36,222	1/3 of 1
Joliet, Ill.	216,067	67,388	3/4 or 1
Kenosha, Wis.	629,670	55,351	1/8 of 1
Kalamazoo, Mich.	440,947	77,175	1/7 of 1

You have, therefore, this important fact to get hold of definitely: That as far as protection of property from destruction by combustion is concerned, no city in the United States spends a half of one per cent of the assessed valuations per year.

Now, this money, thus put together, has produced in the various cities of the United States such striking differences of effective service as to require at your hand an adjustment of insurance rates which shall take proper account of it. That is to say, in a certain town—clear in my mind—in Illinois, which is altogether without a fire fighting service, the insurance rates for any given piece of property must necessarily be higher than in a city near to it which has the beginnings of a fire department.

So it goes until a city like Springfield, Mass., makes it possible to reduce the rates down to the lowest feasible point in recognition of the foresight, business enterprise and clear understanding with which the community has developed its protection against fire.

This difference upon a typical building is so important that it needs but to be stated to the average man of business to enlist from the first his keen attention. Afterwards, I believe that kind of attention of necessity will produce action.

A bureau of inspection has provided me with a series of estimates according to selected cities with the several bases rated according to their fire fighting service.

Estimated premiums on illustrative properties according to classes of cities, provided by Illinois Bureau of Inspection:

Cities by classes	Garage, carrying \$25,000 Insurance		Bank, carrying \$20,000 Insurance	
	Rate	Premium	Rate	Premium
1	\$1.20	\$300	\$.33	\$.66
2 (1½)	1.25	312.50	.35	70
3 (2)	1.30	325	.37	74
4 (2½)	1.36	340	.39	78
5 (3)	1.41	352.50	.41	82
6 (3½)	1.47	367.50	.44	88
7 (4)	1.53	382.50	.47	94
8 (4½)	1.61	402.50	.52	104
9 (5)	1.70	425	.56	112
10 (6)	1.70	425	.60	120

Upon a garage carrying \$25,000, the difference in the insurance rate between a city with a No. 1 service and a city in old class No. 6, now called class No. 10, is a difference of more than 40 per cent. The actual saving in yearly insurance charge is \$125. The garage paying in the first city \$300 and in the second \$425.

I wonder how many Chambers of Commerce represented in this room today know that if the Chamber has nothing else to do, it can justify itself in any year by giving thoughtful attention to the development of the local protection afforded against fire and justify it with the pocketbook.

Taxes do not, in any case, in the range of our study for this statement, reach more than the fourth part of the insurance premium for the piece of property concerned. In nearly every case the money paid to fight fire in the form of taxes falls under the tenth part of the money paid as premium for the insurance of the building. It is entirely possible that the taxes in the two cities indicated were substantially the same. It is almost certain the difference did not exceed \$10 a year.

In the particular instance with which I began, the city where the Seagraves went to sea, the slight series of changes recommended by the inspectors, costing no owner of such property more than 90 cents

a year in taxes, represented for one piece of property, a bank, a saving of \$81.25 in insurance premiums for the year. In other words, the bank could save \$81.25 by spending 90 cents.

Is it conceivable that men who count themselves business men will year after year proclaim against any increase in taxation when by expending less than \$1.00 it is possible to save more than \$80?

The objection will be made instantly that if taxes for this particular purpose, or any other, should be increased, nobody can have the slightest assurance how they are to be spent. To my own judgment, that objection is not well founded.

If there is a city in America in which the officials are deliberately stealing money, (I except half a dozen of the largest whose affairs I do not know sufficiently to warrant a conclusion), if there is, however, among the cities after the first ten a single municipal government in America whose officials are deliberately stealing or deliberately wasting, that does not appear as a result of comprehensive inquiry in the subject.

One of the interesting difficulties in making sure that government shall be better is the fidelity with which business men cling to political parties in the United States. The division between two great parties lies about here. The Republicans have faith in a constant advance of authority in the central government; the Democrats have larger faith in a constant emphasis upon the capability of the little unit to administer itself. The tariff is an incidental; as Hancock said, almost a local issue. The rest of it is confusion.

Now, in heaven's name! what in the world has the election of the President upon a particular ticket proclaiming that the federal authority shall be given increased power, to do with the administration of the fire department of Joliet, Illinois?

Yet the man whose name is on a ticket with a party designation at the top has a clear three-fifths advantage over the most powerful independent candidate the city can produce for the same office. It is because you in this room, and your fellows in the outlying areas of the Northwest, and American business men as a class, would everywhere rather have good party government than good government! The pity of it is that having heard that statement thus emphatically made, not ten of you who hear me will hesitate to smother your intelligence in favor of party regularity at the forthcoming primary. (Applause.)

The only hope is that our sons now of college age and slightly younger, being taught the larger ideals of government for the good of the people as opposed to the lower ideal of party regularity, for the good of the party, may help save town government in America as you and I decline to save it.

This difference between party carries us sometimes almost beyond belief. I am the son of a Pennsylvania Democrat who carried a rifle in the Civil War and came out of it a better Democrat than when he went to fight the South.

Mrs. Albert is the daughter of an Illinois farmer Republican. If those two could but come together to talk politics, I can imagine the discussion.

One of them would observe with an air of politeness to the other that America did not do so badly in the war. If that were my father, he would say:

"Notwithstanding the annoyance of a Republican obstruction in Congress."

To which Mrs. Albert's father would probably reply:

"Sometimes I wonder how a Republican majority did so well with a Democrat in the White House."

Do you believe for a minute that the intelligence of the United States is concentrated upon half our people chosen by an arbitrarily political selection? If you do, you are not fit yourself to cast a ballot.

This attitude of party fealty as it expresses itself in local politics and in city administration reaches most critically and hurtfully to the question of appointments.

One of the changes proposed for the town where the hotel burned was that the fire fighting service should be put on a civil service basis. That was impossible. The reason it was impossible was that the reform administration had promised the appointments in the fire department before it was elected.

It seems to make no difference to any business man that a man should be merely a competent fireman. What is wanted is that he should be on the job on the day of the primary and on the day of the election. And until you and I have courage to bring that to a stop, we have not much hope of business-like administration in our cities.

Another of the penalties of party fealty lies in the type of man which it educes. These men are generally of two rather opposite groups. Sometimes I wonder, and I know you will sympathize with me in it, how it happens that a man should be made chief clerk, civic commissioner, general manager, of an investment representing a score of millions of dollars under the title of city clerk, merely because he is a cripple. (Laughter.)

Surely you will acquit one who spends a large part of his life in work for children of any unkindly thought toward cripples. I may say I love them. I resent the disparity which so often appears between the rich child with an attendant who evokes general sympathy and the poor child who is elbowed and nudged and pushed around the corner into the dark places. That is unchristian and vile.

Yet, because a man has a leg off, I would not nominate him to be Chief Justice of the United States Supreme Court. Nor can I comprehend that a good way to care for him as a cripple is to give him charge over an office he cannot possibly fill. Nevertheless, from Montana through to Ohio, I will undertake to find two hundred cripples held in critical municipal offices in America year after year because of the otherwise commendable kindheartedness of men, as they say:

"Well, I don't believe Charley could get a job at anything else."

The other type of office holder which politics produces is the man who means wonderfully well and who struggles under an unbelievable handicap mentally. I do not know of any reason, I do not know of any possible reason, why mentality should find a substitute in hand shaking. But all the office seeker needs very often for a place as technical as that of tax assessor, for his first qualification, is a good hand shake, and for his second a box of unsmokable cigars. (Laughter.) No other words describe the situation.

A third difficulty is this:

A lamentable thing with city government is that the type of man who might serve either can or will not. Such men make up this audi-

ence. It is practically out of the question, and I speak out of years of contact with the problem,—to prevail upon a man of any pride to be a candidate for municipal office in the United States.

Now and then there are exceptions. Every town knows one or two. In Mason City, Iowa, a man of your own kind was a candidate, put into the election the kind of fight he put into his business, and was elected. He lifted that town high in the rank of cities of its own kind and size because of the contribution he was willing to make to it out of the developed teaching of his life. But he remains almost alone in the observation of a man who goes year to year from city to city.

The average man consults with his wife and is told by her with a reluctance we can all understand, "John, I don't want you to stand up and be slandered." The result is that every politician who sees such a figure rising knows that the Big Bertha of offense will be an attack upon his personal character.

There is only one sure cure. It is wonderfully simple and wonderfully easy and almost impossible, all in a breath. It is that men like you and me, in any campaign, should come to the defense of a candidate of right character and make answer for him to charges which otherwise so easily sweep him off the map.

As the city government develops and the hand-shaking cripple comes into office and as the taxes are constantly lowered and lowered, relatively, if not absolutely, the city government gets more and more into straits. Then comes the time to talk things over. Men like you gather at a table and employ a man, perhaps like me, to make statement to you of the exact status of affairs in your city.

We have lately been through that experience in half a dozen cities of Indiana and we have found a group of your kind eager to serve, thrilled with American zeal for good government, and with a canny eye on the pocketbook because the only economical government will be non-partisan, efficient government.

Then we go to the people. When we get to the people we get it. In only one city in all Indiana was the proposed reform of city government upon a business basis a success.

Why? The answer is that you and your kind had lost your touch with the great body of the people of your city.

You spoke a tongue they did not understand. The men you brought to speak were aliens. But "Big Bill" and Freddy, and the broad-brimmed hat, they knew the people and called them by their first names.

Their devotion to the boss, a negro in Chicago explained to me once thus:

"Yassir, I's gwine to vote for him. Ah thinks he's the best and he's the only one Ah knows."

Do you see? The need to build city government in America has its roots in a need that is fundamental in democratic society:

That there should be on the part of men qualified for business leadership, for intellectual leadership, for spiritual leadership, a larger openness of life to their neighbors.

The outcrying lack in American life is the lack of old-fashioned neighborliness. Our cities are growing into queer little eddies of individuals. Wherever you touch city life in America, you see the

current flowing from the farm to the small town, from the small town to the county seat, from the county seat to the small city and so on, up to the great metropolitan area, hunting and hungering for neighborliness. The particles in that stream never find it. They never find it partly because one of the results of invention and progress and advancing civilization is to make the unit more and more self-contained, self-competent.

A man removes, we will say, from Chrisman to Paris, and finding there the same individualistic movement to the theatres, the same absence from church, the same class demarcations in the public schools that he knew in Chrisman, he goes on up to Danville and finds there only larger currents of a clearly defined and a larger loneliness. He comes up then to Chicago and here is swallowed up in a great whirling maelstrom of apparent individual selfishness.

These are the people who stay in the city. They do not live in Lake Forest or River Forest or Oak Park. They stay in the city and when your kind and my kind finally get the pretty houses with English cottage architecture or colonial architecture in the country and our children are able to go to school without fear of contact with disease-bearing immigrants, when that has come to us, we have left behind in our places as voters a great body of people whose qualifications for the electorate in a free republic have never been really comprehended by the body of the republic.

This situation isn't easy to meet. It certainly isn't easy to correct. But the beginning everywhere is friendliness. That I saw illustrated in the army as I may, perhaps, never see it exhibited again.

We threw them into the camps, you know, knocking on doors impartially and heralding them under our flag. And when they stood there, these boys in uniform, it took two looks to tell which was student, which was garage worker, which was farm hand, which was truck driver, which was bum. There they stood all together.

I knew seven in one tent and love to tell about them: a doctor of philosophy, a son of a superintendent of schools, a young hardware merchant who was, if I may put it so, an evangelist on the side; a professional musician with long hair until the Government got hold of him; two young boys from machine shops of Massachusetts, native born Americans who could not read or write a single word in English; a young French boy who was recruited in our army because he could not get back to France and serve in his own, and an Austrian Jew who knew no English when he enlisted but read well and spoke comprehendible English, after two weeks of study.

These eight boys lived in one tent and had the intimacy that comes with eating together, serving together, gaming together and sleeping together. After the war had made them buddies, the doctor of philosophy was made a sergeant. Someone gave them a supper party on Thanksgiving day, at the close of which the hostess, beckoning to the doctor of philosophy, called him into a room and asked him:

"Doctor, how do you get along with those men?"

"I am not a doctor, I'm a sergeant."

"Sergeant,—if you prefer that,—how do you get along with those men?"

"I don't know what you mean."

"Sergeant, I know your mother and I know there isn't another boy of the eight that had your social background. How do you get along?"

"Get along with them! Why, they are going to make a man of me if we don't catch the Kaiser too damn quick." (Applause.)

"It is very interesting," he told her, "and perhaps the army will undo some of the harm the universities have already done to me."

Then she asked him what it was that the others could teach him, for certain it was the one of best education could teach the boys to read and write. "Well," said he, "the boy who is a hardware clerk teaches the Jew English."

One day the Jew brought him a Bible opened at what he called the book of Isaiah, asking the American to hear him read. When he had read, the hardware man let his foot slip and began to expound Isaiah to the Austrian Jew, which was fatal. From that minute he became a teacher of English to the Austrian Jew and the Jew became a teacher of the Old Testament to the other seven. To hear him was thrilling.

They lay on the grass at Camp Dix and this queer little fellow with the seal of his race on him began:

"You think of Moses as a hook-nosed fellow with a long beard. No, no, he was a great prince. He lived in a great palace and as a general he was a greater general than Pershing. When he went through the streets of the city, outrunners went ahead calling, 'Make way for the prince!'

"When he was a prince for forty years he stole away and hid. After he had hidden forty years he passed a bush and when he passed it he heard God's voice, and He said, 'Put thy hand in thy bosom.' When he brought it out, it was all withered and He said, 'Put it back.' When he brought it out this time, it was warm and moist and sound."

Seven men heard him, all of our own blood but one, as though they never heard that story from the Bible before in their lives.

One of these mechanics from Massachusetts taught them to care for their fire arms. If you have not had a Springfield in your hand you do not know what a sweet little piece it is. As this boy took it apart and put it together, he taught them the use of it. He also taught them how to use it on the range so that six of the eight qualified as sharpshooters, including the professor.

Those eight taught the great lesson that all of us in America are God's children alike, and that the least of us has a gift for the richest. What do they teach us? Anything worth doing? What specifically would I ask you to do going out of this room if I could command each one of you?

I would send you back to your travels to do this one thing: to express in your own way his consciousness of the oneness of America.

God made us one people out of many. That is the meaning of our oldest Latin motto, "E Pluribus Unum." If we will put in life that oneness out of the many, we have the only answer to all the troubles of municipal government and the death of Socialism and Bolshevism and anarchy.

How would I have you do it? I would have you extend the circles of your own life to come in contact with the 95 per cent of the people of your community whose families live upon less than three thousand dollars a year.

We can't build our cities in America for the rich. The poor will arise and overwhelm us and America, too. They do not desire to do that. They want only to be admitted to a proud and self-respecting fellowship. But that fellowship has got to come.

You know the wonderful story Dr. Gunsaulus used to tell. He got Mr. Armour to give him a rug for a boys' club. One Saturday night Mr. Armour reported to the club. It was raining, the boys' feet were muddy, the rug had been rolled against the wall, and Dr. Gunsaulus was sitting there telling stories to only three or four. When the story telling hour came to its end, Mr. Armour, walking around and shaking hands with the boys, one after the other, said: "Frank, where is the rug?"

"Well, it's rolled up against the wall."

"What do you do that for?"

"Well, it's a rainy night, the boys' feet are muddy. I wanted to take care of the rug."

"Frank, one boy is worth a damn sight of carpet." (Applause.)

Let me leave with you a picture of our dough-boy as I saw him one afternoon during the war. We were traveling in the interest of training camp activities. Word was brought to us that two of these boys were in a drawing room up front in our train, invalided home. We got acquainted,—you know the way.

"Hello, Buddy, what outfit?"

Well, if you have ever known an English boy you know how he would answer. I served with an English captain of the Aviation Service four months. One day I said:

"You have never shown me your aeroplane."

"Would you like to see it? Righto," he replied.

I asked him how much wing spread she had.

"Not much."

"What kind of an engine has she?"

"Pretty fair motor. But not nearly as good, Old Top, as your Liberty."

"Does she respond quickly to your joy stick?"

"Not very."

"Man, you risk your life in the damn thing every day. Is there anything you really like about it?"

"Oh, nothing much."

But when I reached the doorway of that drawing room and asked, "What outfit?" one of them with round face and rosy cheeks and some wound that made him sit askew, answered:

The One Hundred Fifty-ninth Artillery, and, oh, Baby, she's a pippin!" (Laughter.)

He was the son of a manufacturer, it matters little what his father manufactured; his mate was the son of a workman. The one had been horribly wounded in the left leg and walked with what he called his German cane. The other had been horribly gassed and walked with an erectness no man could doubt was pathetic.

When we came to Kalamazoo, word was passed about that "our boys" were home. The whole train emptied out on the platform to see

them welcomed home. Behind the railing were school children with their cries, some banners and a great deal of singing, and throwing flowers in the air. But the real reception committees were out front,—here a man and a woman and there a man and a woman,—the rich and the poor.

It was easy to tell what these parents were. This man had what golf players will recognize when I say, "the nineteenth hole look." He wore fuzzy clothes and had an air of power. He was quite evidently the type that would have made a hero in a magazine story fifteen or twenty years earlier in his life.

His wife wore fashionable things. It was quite easy to see she had social authority because she was wearing at that time a rich coat without any sleeves, and though it was snowing heavily, because it was spring her beautiful hat was of straw.

These two,—what were they? They were threadbare. The man loved old things; he and his overcoat had stood by each other faithfully for years. And the woman—she wore a little bonnet of the kind I thought extinct in America; its only ornamentation was a bow of violet colored ribbon. She had no social authority because the shining coat she had on had sleeves.

There they were, these four. Do you think there was any difference in the eagerness of these boys to get to their mothers? Not if you know fundamentals in America.

This boy hurried across the track as fast as he could go. This boy walked and breathed deep as he walked.

The wonder grew as we watched them. Each of those women did the same thing. Each of them took the face of her boy between her hands and kissed him. Each of the boys did the same thing. He lifted his mother clear off the tracks and held her. The women spoke the same language: a cry as old as the cry of Rachael,—just "My boy, my boy!"

When they had put their mothers down, the boys turned to their fathers. They did what I do not think they were so likely to do before the war, they kissed them with everyone looking on. Then, the loveliness of it, this rosy cheeked boy reached over and caught his rich and powerful father and said:

"How are you, Governor, you old hunk of cheese?" (Laughter.)

Then they stood back and exchanged smiles. It was quite evident something had been pre-arranged between them. They then did the most wondrous thing of all: they crossed the tracks and each boy took up in his arms his pal's mother.

Of course it hurts. It hurt us to look more than it can hurt you to hear. Yet you have got to hear something else.

Do you know that this rich woman did for that poor boy every outward thing she had done for her own son? She took his face between her hands and kissed him tenderly. And we could not even look or speak.

Don't you know that there, shorn of every bit of statistical statement and scientific inquiry and argument and reasoning, is the great need in our life in America today, the only cure we have for half our difficulties, the imitation of Some One who came and showed us the

way two thousand years ago. (Applause—the audience arose and applauded.)

Mr. Tanner: After this demonstration of approval, I don't feel that there is much need be said. I came from this town of Paris, Illinois. It is the town I have been telling you about for seventeen years. Our principal thoroughfare is Main street. I know of the circumstances of which Mr. Albert speaks, no doubt those of you who handle losses are more familiar with the town than the rest of you. The Paris Steam Laundry burned again last week. I feel very grateful to Mr. Albert for having appeared before us this afternoon and to have put Paris definitely on the map. I am sure, from your signs of approval, that you have enjoyed very much his inspiring address, and I move, Mr. President, that we again show our approval and appreciation by rising.

(The audience arose and applauded.)

President Coates: The President would like to say the address you have just listened to, in his mind, is one of the best he has ever heard.

We have one hundred sixty-nine new members reported by the Treasurer to date. That is several more than we had last year at this time. That is very encouraging.

The Chair will entertain a motion to adjourn until tomorrow at 10 o'clock.

Mr. Larmore: I move we adjourn until tomorrow at 10 o'clock A. M.

The motion was seconded and carried.

Adjournment.

SECOND DAY

THURSDAY MORNING SESSION

The meeting convened at eleven-twenty. President Coates presiding.

President Coates: You will please come to order. Two years ago I remember when Mr. Kelsey was President, he apologized for the hot weather. Apparently he did not know how to fix it up with the weather man for I am proud of the cool weather we have been able to furnish you at this meeting.

I wonder if there is any one in this room outside of those who have been fortunate enough to enjoy the privilege, who has not at some time in his life wished that he might take a trip around the world. The next best thing to taking the trip is to hear from some one who has completed the circuit.

We are fortunate in having as our guest this morning a gentleman who spent fifteen months visiting the various foreign countries in the interests of an association of American Fire Insurance companies bent on establishing a base of operations in each. Upon his return he was rewarded for his successful efforts by being made General Manager of the American Foreign Insurance Association.

It gives me great pleasure to invite to this platform Mr. Howard P. Moore of New York. Mr. Moore. (Applause.)

Mr. Moore: This is rather rapid work for me. Not fifteen minutes ago I got off my train thinking that it was still a little short of ten o'clock, but I was informed that it was nearly eleven. I didn't know that you had daylight saving here still. We have been very thankful to have it in New York up to the first of October. So it appears that I have trespassed on your time and I am afraid that our President has discommoded you by holding this thing off for a number of minutes, for which I am sorry. I could have followed the next speaker.

However, I want to say that it gives me great pleasure to be here and I shall try to give you a little idea of American insurance in foreign countries. It is a new thing and you can get a much better idea of insurance in foreign countries from a gentleman I happened to see in this audience, Manager Frank

Lock of the Atlas. A better authority does not live and I hope he will forgive me for any mistakes I may make. I remember once that Mr. Lock at our request helped us out in a hearing before the New Jersey Legislative Committee and a most interesting discussion followed, giving very helpful facts showing insurance conditions the world over. It was something new to most of us and a great eyeopener. I was surprised later to be able to check up on some of those things and of course I found none of them in error.

I have prepared a paper in accordance with your request so that it may be printed if you choose, and instead of dealing wholly with insurance conditions I have felt it advisable to lay the foundations in outlining what conditions other than insurance we are finding in foreign countries which affect insurance.

AROUND THE WORLD

BY

HOWARD P. MOORE,

General Manager, American Foreign Insurance Association.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,
LADIES AND GENTLEMEN:

I HAVE been asked to come here to tell you something of American insurance in foreign countries. It is fitting in beginning your second half-century of existence that you should know of the wider outlook that has come to our great native fire and marine insurance companies, the home institutions of which we are justly proud and which have grown strong and self-reliant here and are now ready to make their appeal to the peoples of the entire civilized world. This rich land of which so great a portion is comprised within your own special field occupies a peculiar place among the nations, a place, because of our racial make-up and our wealth, attracting mingled affection, admiration and respect. Jealousy and fear there are too, but happily in

minor degree. Within the last few years, we have occupied ourselves intensively with foreign affairs and even the advocates of isolation will admit that we can never quite go back to that state. Regardless of the results to our own business, I am fully persuaded that the interests of the United States in general will compel, if not ardently encourage, us to go "around the world."

What conditions are our American fire and marine insurance companies, as well as our American banks, facing in the foreign field? Our national interests consist principally of our trade and our investments. Of the former, I shall speak at some length. The latter are on the threshold of a wonderful expansion. For generations, Great Britain has enjoyed a huge so-called invisible income in the form of dividends and interest from investments in all parts of the world, not only in the Empire but in many lands where her Nationals have no more control than we. This immense revenue originated in the profits from trade and from enterprises and development work in which, at the start, some risks of loss were assumed. Since the war began, Great

Britain has found difficulty in financing additional capital requirements and, as you well know, other countries are even worse off. This has thrown inquiries to the United States and, where the coupon rate has been made sufficiently attractive and the bankers' commission adequate to enlist their support, American investors have had the opportunity to loan considerable sums on foreign government bond issues, latterly, as you are well aware, in most cases at around 8 per cent. For several reasons, among them being our forced accumulation of gold, the stability of the governments so far dealt with and the slightly higher rate of interest than well-secured investments are paying in the United States, it seems to me altogether probable that a great increase in our participation in foreign government loans and in semi-public loans will take place and continue for many years to come. With this participation, it is inevitable that the citizens of the United States of the solid investing class will find their outlook widened. It is also probable, it seems to me, that acquaintance with foreign countries and ownership of their securities will directly, and indirectly, bring about greater trade relations. Better knowledge of countries whose securities are partly owned in the United States will give greater confidence and that will furnish the basis for credit. It should not be overlooked that the civilized world is getting larger and smaller at the same time!

One whose duties include constant watchfulness of the foreign situation and whose responsibilities require that he be as nearly right as possible cannot fail to appreciate that the world is still very sick. If the period, the long period, of convalescence has indeed begun, it has, as yet, only in spots. The countries that were bled the whitest are, of course, in the worst conditions but the effects of the Great War, meaning the economic consequences, are being felt literally in the uttermost parts of the earth. The giving and taking in trade and commerce is functioning in a semi-paralytic way. A year or two ago, nearly everyone expected the steady and orderly recovery of exchange. All countries without exception were going to advance in a greater or less degree at the same time. But today, countries like Germany and France with enormously diluted currencies, practically all paper, find that the Government printing presses are getting them nowhere. A currency crises awaits Germany. France, which has depended so much on reparations, will probably get no real help from them and, in the meantime, have to struggle to her feet unaided, stop issuing paper money, demobilize her vast standing army (which is eating its head off); and recovery will then be slow but sure. Industrially, Germany is in a good strategic position, low wages, great efficiency of labor, undamaged and up-to-date plants, in fact, but little lacking, except financial resources. Even the countries whose healthy currencies took a sudden drop something over a year ago, like Brazil and Argentina, seem to be making little progress toward normal conditions. When the milreis of Brazil tumbled from 25 cents to 12 cents and the paper peso of Argentina from 44 cents to 29 cents, it was thought to be only temporary and because of trade conditions; merely a sudden disparity between exports and imports. This it was, but it produced results, more or less hidden, the serious embarrassment of hundreds of commercial houses, many of them the oldest and largest in these countries. Even in steady old China, the Shanghai Tael, a standard of weight and value in silver, hovered for months around 70 cents and is about 80 cents now, having been down to nearly 50 cents when only last year it was up to \$1.60. The perpendicular drop from the latter figure not only wiped out profits but produced bank-

ruptcies and widespread consternation. Some of our biggest houses were forced to take heartbreaking losses and foreign trade in China was convulsed as it had never been before. The Turkish Pound is worth only 68 cents with a normal price nearly equal to Sterling. Sterling, the old standby the world over, moves up and down unaccountably. No one ventures to set a time when it will again sell at \$4.86. It is now about 25 per cent off. When a currency for exchange purposes has become, like the Austrian Crown, depreciated to almost nothing, insurance operations are a bit difficult, to say nothing of trade. Has anyone in the audience a \$20 gold piece? You may be comforted in the thought that in Russia it would equal one million rubles.

Confidence in foreign operations has become impaired. Banks loaded up with loans on commodities shrunken so in value that the notes are twice the selling prices of sugar, for instance, know well the meaning of the term "Frozen credits." No wonder merchants whose business is foreign trade are doing next to nothing. Long term credits? Why, even short term credits are nearly impossible. Hundreds of merchants in foreign countries who want to trade with us are told that they must finance it all themselves, in other words, pay for the goods f. o. b.; on the dock; sometimes before they leave the factory. If the peak of the crisis in banking has probably passed, it is too fine a point for laymen to pass judgment upon. Now, if this enormously rich country has worked itself into such a position through excesses, over-confidence and lack of training in foreign trade, you will not be surprised at my prediction of the loss of most of that trade. Merchants of other countries with less money, more confidence and better training are going to do the business, at least for a while to come. Outside of our cotton, still a natural monopoly but to a lessening extent, and the exigent and more or less temporary requirement for our coal, grains and a few other staples, we are going backward.

What is happening in commerce, it is only too apparent, is going on in connection with our shipping which has cost the country over four billion dollars, most of it attributable to the war. We have accumulated a tremendous lot of it and for generations have not been a race of sailor men. Worse than all, hampering laws rendering competition, in most directions, impossible, and lack of facilities in foreign ports impel me to hazard the guess that most of this shipping will eventually be sold to aliens at prices which will enable them to operate at a profit. Nearly two-thirds of our tonnage is idle and some of it will be sold for a song. Trade all over the world is slack and foreign tonnage to the extent of more than 25 per cent is tied up so that we are not much the worse off. But in the still leaner times coming, we shall find that others can operate at a profit when we cannot. So our merchant marine eventually is likely to be somebody else's merchant marine in a large measure.

You are in the center of a vast agricultural and industrial territory which has never seen the necessity of the development of American shipping and where it has been contrary to prevailing ideas to give Government subsidies, or provide means to legally form exporting trusts or to give preferential rates or to have any artificial devices for keeping our shipping or trade alive. Before the war, Germany taxed every citizen a little so that its foreign trade could be built up, thus tending to make it a great nation. Our merchant marine act of 1920 has not been enforced. The Wilson administration declined to face the tremendous consequences and the present administration ap-

pears reluctant to engage in a free-for-all fight, every nation against us, although now the Chairman of our Shipping Board has announced that the policy of the Board will be to enforce the act. I only know that our foreign trade is necessary to take the surplus of our raw products and manufactured goods and thus make the difference between, on the one hand, prosperity with growth, and on the other, living within ourselves with less material progress. We must make a choice. All the economic forces plus our inability to agree upon a constructive policy seem to be combining to reduce our foreign trade and interests to the minimum which is, exporting our natural monopolies; which we do not ourselves have to finance. Our exporters have found and the general public will eventually learn that most foreign nations cannot buy of us because of the lower purchasing power of their money. So for a long time to come these nations will perform deal as much as possible with each other. Aside from the relative high value of the dollar another cause of our restricted trade is our higher labor costs not only measured in pay but in efficiency and the consequent high prices of our goods. A few American merchants, finding that our prices will not sell our goods are buying them in countries where they can be produced more cheaply and are shipping them direct to their foreign customers. The astute American Woolen Company is about importing cheap German cloth to us, probably to keep control of the trade until such time as our wages and other costs are low enough to make such importations unprofitable. With our foreign trade in for a bad few years, and our merchant marine in for a sickening curtailment, there is one more discouraging factor. Our few large banks with foreign branches are closing some of those branches. So, in adverse times, everything moves one way. Nevertheless, after all these readjustments are effected our great National wealth must somehow function and our genius for doing things bring about gradual changes for our good. It may be that these things will come sooner than we think. I hope so. I am only dealing with the present which is gloomy enough to suit the most confirmed pessimist. At the present moment, we, as individuals, can do something by lifting up our voices in favor of the drastic limitation of armaments to the inestimable benefit of the world we live in.

Now, what has all this got to do immediately with the American insurance companies in foreign lands? Why, when our ships are not busy cannot carry our goods to make foreign trade, there isn't the marine and fire insurance available. To this extent the business of the companies fails to develop. It is unfortunate, that, desirable as it is to have American owned business in foreign countries insured with us, if we had to depend upon that alone, the volume would be insufficient. The general foreign public must be appealed to to furnish that volume. The people of each country must be depended upon to place faith in American insurance on even terms with that of their own country and of others. Our record in the United States is a guaranty of good faith. Just as in this country, agencies control the insurance business. The way to go about getting good agencies is very much the same in foreign and strange lands as you are finding it hereabouts every day. Good agencies properly encouraged, built up and supervised will, in time, fulfill every desire. There is no more reason to doubt the result than that the foreign companies will continue to receive a large share of our United States business. But, the work requires, I can assure you, patience and persistence, unlimited drafts of them, and also the stamina which all of us do not possess, the ability to withstand discouragement.

In most of the European countries old and settled conditions have produced the custom of patronizing home institutions. This has been, of course, assiduously fostered by the institutions themselves, who with their powerful directorates, able managements, and widely distributed shareholders have always found it possible to keep down the business of foreign companies to moderate proportions. By the same token, a European company outside of its own country has a hard time and hence reinsurances are the natural outgrowth of conditions. For us, in such countries, ownership of native companies is one solution, unless we are to be content to do reinsurance. In cosmopolitan cities, meaning those of a mixed population, a more general representation of companies and a greater distribution of business is found. There strength and reputation and not nationality are the principal aids to business relations.

Now, something about the American Foreign Insurance Association. It was organized in 1918 by twenty of the largest and most prominent fire and marine insurance companies in this country. Their names are household words in their respective sections and throughout the United States. Four of them have since quit the business but the following companies are standing firmly together, determined to carry out their original intention of seeking a market for American insurance in foreign countries; The American of Newark, The Continental, The Firemen's, The Fire Association of Philadelphia, The Fidelity-Phoenix, The Glens Falls, The Great American, The Hartford, The Home, The National, The New Hampshire, The Niagara, The Phoenix, The Springfield, The St. Paul and The Westchester. Their combined assets are \$406,000,000. The territory is the entire world outside of North America. The individual companies retain private jurisdiction over Mexico, Central America, Cuba and the other West Indies as well as Canada, Alaska and Hawaii. The project was designed to broaden the base of operations, achieve greater security to policyholders and a more sure margin of profit for stockholders. In ordinary times, unfavorable results in one country are balanced by favorable results in another. The ups and downs of insurance experience in the United States have probably subsided into moderate undulations. Wave lengths are shorter and, barring great conflagrations (which are by no means unlikely) the function of our companies here will be to continue to meet increasing responsibilities due to the growth of values. Our great leaders in American insurance are undisturbed at the prospect of an extremely bad showing for the year 1921, for this is recognized as a period of major readjustment.

Many years ago, the first of the foreign companies came to the United States. They have found it the largest field in the world. In fact, it is quite probable, but not so easily provable, that the total of premiums outside of the United States in the fire business does not equal the volume in the United States. Here in 1920, earned premiums figured the stupendous sum of \$450,000,000. From all I can find, I doubt if nearly as much as this amount could be shown outside of the United States by all the insurance companies of the rest of the world. Figures showing premiums, losses and expenses in a number of countries are available through reports to departments having charge of insurance but in many countries no information is procurable. Estimates of current fire business in various countries would not be reliable so great have the fluctuations in value been during the war and post-war years. Australia probably produces between \$25,000,000 and \$30,000,000, Argentina only from \$8,000,000 to \$10,000,000, Brazil from

\$5,000,000 to \$6,000,000, Japan from \$10,000,000 to \$15,000,000, France from \$20,000,000 to \$25,000,000, the Philippines from \$2,000,000 to \$2,500,000 and Great Britain upwards of \$100,000,000.

The insurance business in the United States is such a vast and complex organism that the rest of the world seems to one of us from twenty-five to forty years behind us. Instead of specific ratings of individual risks, the custom in most countries is class rating. It seems absurd to us to consider all risks of a class as alike for insurance purposes, but we must remember that in many countries the units of the class are much simpler and conform more closely to the type. I am led to ask, have we not over-developed our systems of rating and over-differentiated rates in going into decimals of a cent? I assure you the necessity is not found elsewhere. In Japan, where the insurance business has developed materially, due to the Japanese genius for detail, there are less than five hundred specifically rated risks, among which are about two hundred sprinklered risks. In the Philippines, there are less than fifty specifically rated risks and only one sprinklered risk and that more than twenty-five years old. Some Associations, National in scope, are operated by one man and a clerk or two. The large corps of engineers, trained inspectors and raters which we have, are entirely lacking. Committee work is still the method of deciding questions of tariff and the printed specific ratings are understood to be merely "interpretations" of existing class rates with appropriate warranties, etc. It would be only a step from this system, which we knew in this country when some of us were young men in the business and which has been long since discarded, to the employment of a paid executive who should enable Associations to promulgate a large number of specific ratings and keep them in order. This development, I feel certain, is about to materialize in some of the foreign fields.

Wherever I went on my trip around the world in the interests of the companies, I found the essentials of insurance practice well taken care of. Traits of human nature strangely familiar to me were reflected in rules and regulations of Underwriting organizations relating to rebating, irregular compensation, excessive appointments, etc. There is very little unrated territory in the world and there is no important field without its voluntary association comprising most of the companies doing business.

Brokers do not exist in some countries; there is no place for them, but they are almost innumerable in others. Sydney, a place of over 850,000 people, one of the largest English speaking cities of the world, has only sixty brokers, who pay a five guineas per annum fee to the Association but who control probably 60 per cent of the business in the built up section. In Melbourne the situation is about the same. In China, however, there is no regulation of brokers and the number is enormous. In India, the number of native brokers is growing fast.

In London, the headquarters of the British companies, which have done for generations the larger part of the insurance business of the world, a committee, called the Fire Offices' Committee (Foreign) passed upon—before they can become effective—all changes in class rates and important rules. In a few countries where local companies are powerful, a joint organization may exist such as in Japan or, the local organization may include both native and foreign companies as in Australia, or the native and foreign may co-operate as in Argentina.

Nevertheless, the British companies, comprising as they do (except in special instances) the majority of companies operating, continue—and rightly so—to exercise the power of approval or disapproval. They have surely done this in a very wise and conservative way although possibly not as progressive a way as we might think desirable. Their attitude towards the American companies has been entirely commendable and constructive and I have no doubt but what the future holds full recognition of our interests and rights. Far distant fields should not be allowed to run wild or local organizations do things on the spur of the moment which might seem justifiable or even necessary but which would prejudice the interests of the companies which have to assume and take the consequences of the liability. The American Foreign Association companies and its managers join local rating organizations and the business is conducted upon a tariff basis throughout the field. Fire maps, as we have them, are almost non-existent, blue prints showing the various blocks being the only things available in a number of important cities, Buenos Aires and Rio de Janeiro for instance. By numbering the blocks arbitrarily, a company may keep block cards and watch congested liability. New Zealand and Australia are fairly well equipped with modern maps and Goad has one volume of Constantinople, but as a general thing anything like the reliable detail we are accustomed to in America is not available and the lack of information which accompanies reports of liability assumed would soon whiten the hair of the average American examiner. A great deal has to be taken for granted until a traveling inspector of a local manager can inspect the risks.

Deposits are required in many countries, such as in France, One Million Francs; in Great Britain, Twenty Thousand Pounds Sterling, in Greece, Three Hundred Thousand Drachmas; in Australia, Fifty Thousand Pounds Sterling; in Japan, One Hundred Thousand Yen; in Argentina, Four Hundred Thousand Pesos; in Brazil, one sum for a deposit, two hundred contos, and another for operating capital upon which the writing line of a company is based. One country, Venezuela, makes it impossible for outside companies, by requiring the deposit of 25 per cent of the amount of insurance written, not of the premium.

Side by side geographically, Japan and China are at opposite extremes as to insurance supervision, Japan requiring the most minute reports and documentary evidence and China taking absolutely *no* cognizance of insurance, not even for taxation. In China, the equivalent of the maxim *Caveat Emptor* is universally observed, as a life or a fire insurance company can be formed almost out of a shoestring and policies sold to some of the four hundred millions.

The formation of the American Foreign Insurance Association took place during the middle of the war when insurance conditions in foreign countries were greatly disturbed and the withdrawal of important German and Austrian companies seemed to create an opportunity for American insurance, which had long looked upon the foreign field as proper to its increased strength and growth. The indemnity offered by American companies is surpassed by none and equalled by few. Surpluses are maintained above exacting reserves and all possible contingencies. Even without the splendid reputations established by our companies in dealings in North America, insurers in foreign countries would be predisposed to American insurance as being sound and acceptable. We have, within our borders, millions of citizens from some countries and thousands from others who maintain relations with their home lands. There, the name of America stands high and her in-

stitutions command respect. This position, which we enjoy, will enable us to establish ourselves abroad in a shorter time than otherwise.

The Association is now doing business, through one or more operating companies, in the following countries: South America—Argentina, Brazil, Bolivia, Chile, Colombia, Ecuador and Peru. Europe: The United Kingdom, Holland, Belgium, Denmark, Greece and Turkey. Asia: Asia Minor, India, Dutch East Indies, Indo-China, China (including Manchuria), Japan, the Philippines, and also in Australia and New Zealand. The great continent of Africa is almost negligible from a fire insurance standpoint. In Egypt we have a number of agents but none as yet in South Africa. Policies are not written in the name of the Association. Each company retains its individuality as far as the public is concerned. The Association has salaried branch managers, mostly Americans, in eight fields, Brazil, West Coast of South America, the Mediterranean, India and the Dutch East Indies, China, Japan, the Philippines, Australia. The conclusion of three years of peace will find us occupying at least to a partial extent, most of the desirable territory. Important countries in Europe remain for attention where the situation is still extremely complicated.

The Association adopted from the first the plan of carefully examining countries which it was proposed to enter. Investigators were sent early in 1919 to South America, and the speaker was dispatched shortly after the armistice to New Zealand and Australia from whence he went to the Philippines, Japan, Korea, Manchuria, China, Indo-China, Singapore, Dutch East Indies, India, Egypt, Italy and France. The trip occupied a year and two months. I covered 52,000 miles in the interests of the Association, crossed the Equator four times and was gone more than twice as long as I expected, and to cap the climax of it all, was surprised and, indeed, overwhelmed by being offered on my return the General Managership of the organization. I should like to tell you of many most interesting incidents of the trip and I know you would be pleased to see lantern slides made from a selection of the hundreds of photographs taken in many strange lands and of customs, habits, and architecture you would dearly love to see and which I hope some of you will determine to discover for yourselves. It was a great privilege and I am continually grateful for it, for, beside learning more about the business in which I have spent my life, I have seen the temples at Nikko, the swarming human spectacle of China and its great wall, the coral islands of Oceanica, the harbor of Sydney, the glow-worm caves of New Zealand, the Borobedoer in Java, the sacred river Ganges at Benares, the matchless Taj Mahal and I have stood awe-struck before the Hymalaya range, the greatest mountains in the world. Such opportunities come to but few men and, on the business side, without the advantage of first hand contact with marine and fire conditions the world over, my present work would be well-nigh impossible.

You will be interested to know that we are already doing business in as many as thirty-five foreign currencies, sometimes in the same city writing policies in as many as four different mediums, as in Constantinople, in Turkish Pounds, English Pounds (or Sterling) Francs and American dollars. In China, we have thirteen different local currencies and besides write policies in U. S. Dollars, Sterling Francs and Yen. The list is gradually becoming longer, but, at present, includes the following: Argentina Paper Pesos, Argentina Gold Pesos, the Milreis, Reis and Contos of Brazil, Bolivianos of Bolivia, Chile Paper Pesos,

Chile Gold Pesos, Colombian Dollars, Sucres of Ecuador, Egyptian Pounds, Drachmas of Greece, Rupees of India, Saigon Dollars of Indo-China, Yen of Japan, Florins of Holland, Guilders of Dutch East Indies, Peruvian Pounds, Pesos of the Philippines, Turkish Pounds, the Franc, Lira, Pound Sterling, Kroner of Denmark and in China, all these: Hankow Taels, Tientsin Dollars, Tientsin Taels, Mexican Dollars, Peking Dollars, Peking Taels, Newchwang Dollars, Wuhu Dollars, Wuhu Taels, Shanghai Taels, Hong Kong Dollars, Canton Sub. Coins, Manchurian Big Dollars!

I presume that the Accounting Department of our organization faces a more complex problem in getting out an annual statement or report to members than any other concern in the United States, not excepting our great banks with their foreign branches or the Standard Oil Company or a moving picture export combination. A commercial concern does not deal with such a multitude of items or have to figure reserves or classify as we do. We maintain bank accounts throughout the world, utilizing as fully as possible the great American banks wherever they have branches in foreign countries. It seems strange, but it is probably a fact that American insurance is destined to infiltrate foreign countries to a greater extent than American banking is likely to do. The interest of the banks in foreign trade is principally in loans coincident with marine insurance and the delivery of merchandise at destination marks the termination of both one and the other, as a usual thing. Our operations, however, spread to all parts of a foreign country and our insurances are influenced by everything that takes place within the confines of the country. Our interests do not localize in one city or terminate in one port. Our companies already have many times the number of agencies our American banks have branches. I cannot, of course, claim that our "turn-over" is as great as theirs. American commercial houses of the import-export type are not found in all countries, not nearly so much as so the British. American concerns have looked in vain for American insurance up to the present time. They are becoming our valued patrons and supporters as are the ambassadors, ministers and consuls of the United States through the world. The companies have the good will of our nationals wherever found.

From the economic side, the Association is expected to function on a lower operating cost because of joint management than individual companies could do. It can secure a higher grade of managerial talent in the field because of combination. In the long run, a difference of two or three per cent in the expense ratio might pull out a profit which would otherwise mean a loss or breaking even. However, the foreign field, properly managed, produces more profit than the United States and at rates we would consider ridiculous. The reason, I take to be, is less moral hazard. I have a feeling that moral as well as physical hazard is increasing in the world at large and that this will be reflected gradually in higher rates.

So, on the Fiftieth Anniversary of the founding of the Fire Underwriters Association of the Northwest, you are witnessing the American companies cross the threshold of a great enterprise. I believe that as Americans, regardless of affiliations, you are keenly interested in whatever affects American insurance anywhere. I believe you are watching with intense interest what our organization and one or two other companies are trying to do. I am certain that you would be disappointed should American insurance give up without a

full and fair trial of the foreign field. The American life companies were doing well fifteen years ago in many foreign countries and as evidence of their stability and permanence they erected magnificent office buildings which are still admired. They were obliged to withdraw from foreign countries due to ill-considered legislation the origin of which you remember, and unfortunately, the inhabitants of those countries have been inclined to look upon Americans as quitters.

I can assure you, and I am very happy to be able to do so, that the American companies operating through the Association are most determined to make their operations in foreign fields permanent. They are prepared to sustain some hard knocks. The acquisition of experience is always costly. They realize that they have puzzling and strange local conditions to learn in all their bearings and that they cannot establish confidence by upsetting customs. It is necessary to conform to practices to learn their wisdom and the reasons for their survival. New comers in the far flung fields should be modest. Nevertheless, I cannot but anticipate that the intensive development of fire insurance in the greatest field of all, these United States, will have some effect elsewhere after a few years. The fundamentals of insurance are the same everywhere. We know no more of them than do our foreign friends, but the structure we have erected contains some improvements in practice. One basic principle, in every other land the world over, is invariably applied, namely, full co-insurance through the use of the so-called Average Clause, printed in as one of the policy conditions. Hence, the experience of all companies is the result of full insurance to value, every insurer bearing his just share of the loss cost.

The executives who have in charge the great project I have described are those to whom you have looked for leadership and in whom you have learned to place the utmost confidence. The Presidents of these great American companies have not risen to their high offices without more than ordinary wisdom, resources and determination:

Elbridge G. Snow	Harry A. Smith	O. E. Lane
R. M. Bissell	Edward Milligan	O. E. Schaefer
Henry Evans	A. W. Damon	E. W. West
J. E. Lopez	F. R. Bigelow	F. W. Sargeant
Charles R. Street	C. W. Bailey	D. H. Dunham
Charles G. Smith	E. C. Irvin	

My constant association with these men and with Wilfred Kurth, Secretary of the organization, at the frequent Association meetings and those of the Board of Trustees, has fostered the feeling that to earn and retain their confidence in this great work would be one of the most valuable things in the life of any man.

I have, through your courtesy, now been able to present very briefly the salient features of the position, plans and work of American companies abroad. You will wish them abundant success and, I am sure, give them your co-operation and the value of your support at all times and wherever you go, among agents, as well as bankers, merchants and manufacturers to the end and with the result that, before long, we shall all have had a satisfactory share in making American insurance known "Around the World."

Mr. Gallagher: When I was Special Agent in New York State about one hundred and forty years ago there appeared on the scene one day a young smooth-faced boy just out of short

pants. He represented himself as being Special Agent of an insurance company in Manchester. He performed his work so well that the company retired from business within the next year. Just about that time our company transferred its eastern New York man to the home office and that young smooth-faced boy went to New York and camped on the trail of the officers of the company and as a matter of self-protection they were obliged to send him out as their Special Agent, much to the disgust of the older men because the position was one of the best in the state.

He soon became prominent in the business in New York State and in course of time became Chairman of the Executive Committee of the Underwriters' Association, then finally its president and here a few years ago the home office saw fit to take him to New York and make him the Secretary. From that he has developed into the Manager of the American Foreign Insurance Association and he has given us, I think you will agree with me, one of the most interesting papers that has ever been read from this platform. I think it proper that our records show our appreciation of the work that has been done. I move we give him a rising vote of thanks.

The audience arose and applauded.

President Coates: In arranging the program for our Semi-Centennial it seemed to me it would be a good plan to have the field man represented and to have him give us his observations as to the past and mayhap some predictions as to the future. Mr. David O. Stine of Reedsburg, Wisconsin, State Agent of the St. Paul Fire and Marine, is the man I determined upon as being the proper one for the subject, "Looking both ways." It gives me pleasure to ask him to come to the platform at this time. Mr. Stine. (Applause.)

LOOKING BOTH WAYS

BY

DAVID O. STINE,

State Agent, St. Paul Fire & Marine Ins. Co.

MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,
LADIES AND GENTLEMEN:



I BRING you greetings this morning from that very considerable proportion of the membership of this Association known as the field men. With the previous speaker we have been "Around the World." I now invite your thoughts to a field of decided limitations while I speak, briefly, to the subject announced by the president, "Looking Both Ways." Those of you who do not know me may feel that you had fair reason to expect a cross-eyed speaker who might literally look both ways at one and the same time. That is disappointment number one, and from now on you keep your own score.

As we stand upon the hill-top of this golden jubilee, this fiftieth anniversary of our association, may we not well afford to pause a moment for

a look both ways; a glance backward that we may contemplate the influences that have brought us thus far on our way, and a peep into the future that we may get a view, if possible, of the port for which we are headed?

If I cherished the notion that I am both a prophet and the son of a prophet, which I do not, I should still shrink from assuming the role of a prophet in insurance matters, for prophecy is clearly the office of a manager—not a field man. This conclusion is reached by referring to a very old record of the words of one of the world's most virile prophets, the Prophet Jeremiah, who said: "Run ye to and fro through the streets of Jerusalem, and see now, and know, and seek in the broad places thereof, if ye can find a man." This has been the exact thought, almost the exact language, of every manager ever since managers began; so exact, in fact, that we are led to wonder if the spade of the archaeologist may not some day reveal that Jeremiah was manager of the eastern department for some early company. (Laughter.)

These words are addressed to the field man. The manager says "Run ye to and fro through the streets of Jerusalem and every other city, great and small, and see now, and know, and seek in the broad places thereof, and in the narrow places too—the highways and byways, if ye can find a man" and the man, when found, is to become the agent, the producer of well selected business in large volume.

As the man who has been so carefully sought in accord with prophetic instruction is the chief source of premium income, his importance will not be denied; nor will it be denied, even by the prophets, that the field man comes in closest touch with this much sought man, his community, his problems, his triumphs. It is through such relation as this that I shall glance backward this morning, reviewing a few of the experiences that have left an indelible trace on my mind.

The field man who begins his work a stranger to the field, to those agents already associated, to those he hopes to add to his list, to the business which the field holds, possibly to the company he is to represent, barely possible to the business itself, is as one standing before an impenetrable forest, an impregnable jungle, which must, under his patient endeavor and as a result of his skill and ability, be converted into the hospitality of a city park with welcoming arms, paths made smooth for his feet, and his comforts generally looked after. True, some one is always dumping a load of tin cans or other rubbish in this park he has made and many tasks, not always agreeable, fall to the lot of the field man; but, all in all, the vision of the park is not a gross exaggeration and to the field man belongs the joyous opportunity of close range study of the agent and the cultivation of many heart to heart friendships. (Applause.)

I have entered into a solemn engagement with the president by which I have agreed not to attempt the discussion of technical or professional interests of the business this morning. While this precludes discussion of a very large field it does not bar everything; there remains, at least, the element of human interest.

Not long since I read an interesting article from the pen of Mr. Arthur Reynolds, president of the Continental and Commercial National Bank of this city—an institution of great magnitude—in which he wrote to the subject "What I consider the most important thing in business" and made answer by the word "Accomplishment," adding "All that I have accomplished has been due chiefly to my interest in human beings and to my belief that human relations are the most vital thing in the world."

This thought, which is so recently advanced for business men's consideration, is by no means new. The distinguished Charles A. Dana, who, at the time this association was organized, was moulding the policy and directing the editorial achievements of the New York Sun, looking beyond his great, natural talents, his ripe and rich scholarship, saw greater need than literary excellence—stickler though he was for that. He saw human interest as essential to the highest development of a great journal. Since his day the keynote of his particular school of journalism has been human interest.

To suspect that there is, in addition to the professional side of our business, a human interest side is not new nor is it peculiar to our own line. By repeated visits the field man learns this "other side." What he gathers is from many sources, like the sailor characterized by Kipling in his poem "The Ladies" in which he makes the discov-

ery still starting to many and by many others still awaiting the finding that

"The Colonel's lady and Judy O'Grady
Are sisters under their skins,"

and in which the sailor sails the seven seas and stops long enough in a port on each to marry a wife, white or yellow or brown. Each experience brings him new knowledge on the subject of women and most of the verses end with the very expressive words:

"An' I learned about women from 'er."

Likewise the field man puts into one port after another and learns that side of the business to which I have referred as human interest. In one of the northern villages of Wisconsin, on a midwinter evening, at a period in the community development when the sawmill and other interests of forest products are giving way to the development of farms, I found myself unavoidably the guest in a frame hotel where the office was heated by a big box stove and the bed rooms kept pace as to temperature with the great out of doors. My observation was that the most companionable soul in the crowd was a studious looking man of the farmer type who was not only disposed to be sociable but proved to be interesting. He told me he was a farmer from the southern part of the state, adding that he was there conducting a farmers' institute. I was glad to accept his invitation to the evening meeting. He had a large meeting, mostly farmers, a good many were foreigners who probably did not understand more than half he told them, but they listened well and got part of it I am sure. I was interested in the old truths he set forth, how it was greatly to everybody's advantage for them to use the greatest care and cleanliness about the dairy. He told them that leaving all the dirt at home not only had a tendency to improve the fertility of the farm but was sure to improve the flavor of the butter and add to Wisconsin's reputation as a dairy state. But my greatest interest was aroused by his advice to his farmer audience to develop a taste for something beside dollars; urging them to interest themselves in community affairs and accept community responsibility; and above all else to give to the community as freely and generously as they accepted from it. This he emphasized by the words of Kipling:

"From forge and farm, and mine and bench;
From altar, outpost lone;
From field battalion, counter, trench;
From Senate, sheep-fold, throne,
Creation's cry goes up on high
From age to cheated age,
Give us the men who do the work
For which they draw the wage."

Thus before the monster Bolshevism had dared to openly extend its claws in an attempt to gain entry into our free institutions, this farmer, thinker, teacher, was fortifying those who came under his influence against its absurdities and doing his share in making Democracy safe in its American dwelling place.

His business was the operation of a farm; his pastime the study of poetry, his recreation the instruction of his fellows in the things he had found helpful in his own life. He is one of the influences that is making and keeping the country safe by bringing a much needed message to those whom he is best able to influence. And so, to paraphrase the words of Kipling's sailor, I learned about patriotism from

him. As the subject of Judge Evans' address this afternoon comes to mind I am wondering if enough teachers of his sort, not farmers only, but insurance men and all trades and professions, would not go far toward a solution of the problem of nationalizing the alien.

Once I had occasion to call upon an old agent who was a competitor of my own agent in a very good city to get some information about other insurance involved in a loss that occurred there. He was in a mood to visit and as the business of getting acquainted proceeded, I observed that a policy and supply cabinet of ancient variety had recently been given a new coat of paint. Scanning the job casually I observed a space at the left of the top drawer that had never had any paint applied. Jokingly I inquired if he ran short of paint, but to him it was not a subject for jest. Seriously he invited me to look closely and I did so and found written in lead pencil on the plain pine board the words "North America." Then, as if in closest confidence, he almost whispered to me—"When this case was new Uncle John Warner wrote those words with his own hand and while I live they shall neither be erased nor painted over," and so I learned from him how it is possible for a field man to so win the confidence of an agent that even time itself will not shake it nor stranger supplant it. It is a pleasure to bring such testimony regarding an old time member of the force.

One morning I awakened in a small city of southwestern Wisconsin where the hills are steep, high and plentiful, and where the distance from depot to hotel always involves a 'bus ride. Concluding the morning meal I started out to visit an interesting agent. His office was closed. I waited for a time and tried again and then observed that all business was suspended. Inquiry brought forth the information that "Jim the 'bus driver is buried today and everything is closed until after the funeral." But is this not unusual honor to do the bus driver and why is it? For answer to the questions that arose in my mind I walked two blocks from Main street to the little frame cottage of sombre brown that had long been his home. It must have been crowded for the yard about was filled and the streets adjacent had throngs of the citizenry—a most unusual sight. Even slight curiosity would lead one to make further inquiry as to what great accomplishment or civic service had been rendered by one from whom so little would ordinarily be expected. When the answer was pieced together it ran something like this: "Why, Jim met the first train that came in on this railroad thirty-eight years ago, and he has been meeting them ever since. The last train is due between 9 and 10 at night, but in winter they are often very late, sometimes near morning, but Jim always waited and sometimes there were no passengers to reward his vigil."

He hauls the freight and has always taken good care of both his horses and his customers." Thus briefly was told the life story of one whom a city delighted to honor. I was careful not to tell that I had not missed him at his post the night before when I arrived. So I learned from him that the world still appreciates devotion to duty, that regardless of the rapid changes and many substitutes for most everything there is still no substitute for faithfulness, and now, as much as at any time in the past, the world bows in recognition of the simple virtues.

One county in Wisconsin was long years without a railroad after all the others had been crossed and recrossed. There are probably several reasons why this one county was so long without this modern

means of transportation but it is undeniable that one reason is because the land in the county is so poor. Poor land does not, as a rule, attract men with the qualities we seek, but in a whole county there must be some place, the county seat at least, of sufficient importance to establish an agency—even if it had a population of only a trifle over three hundred souls, and if it involved a laborious drive of twenty miles through deep and shifting sands, the round trip meaning a day of aches and grime. But it is not of the country that I intend to speak but of the agent who years since has gone on to his reward.

I was about to describe him as a gentleman of the old school; but the school is neither ancient nor modern, or it may be both. He was of the school of gentle manners and kindly heart. Well along in years, his service to the community had been rewarded with a competence, his business was so well organized that he gave but little attention to details and much to the personal side. He was always a reception committee. His tall, spare figure lent itself well to the long, black frock coat, the white waistcoat and the diamond studded shirt front which gave every caller the impression of unusual dignity. The representative of an insurance company with assets totaling several million dollars, the man who wanted to borrow a small sum, the one whose crop had failed, another seeking an appropriate name for the new baby, the county or state politician seeking the aid of his influence; it mattered not who—each and all got the same cordial greeting, the same kindly and helpful consideration.

One day I called and found him busily engrossed in the cares and vexations of a county office that demanded a good deal of both work and judgment and paid nothing. As we visited along I suggested that he should not be bothered with such an office and I shall not soon forget his reply. "No, I don't want it, to be sure, but there was a time when I was very anxious to be elected to county offices here, offices carrying some emoluments, and every time I did these friends about the county saw to it that I got it. Now they have asked me to take this one without pay and so I am working just as hard at it as at any other." So I learned from him that there are still honest politicians, still those who regard public office as a public trust; that every community, however small, however poor, has room for leadership of high character and will reward whom it trusts.

I observed fine poise, the confidence born of experience, the estimate of things that enabled him to closely blend business and profession. And I found myself looking both ways—not into a muddled past and a misty future but to that side of a career which we call business, and to the other side which we call human interest.

Men today are blending the commercial and professional aspects so fully and carefully that we can scarcely tell where one or the other commences or ends. The professional who neglects instilling business into his work eventually finds himself poor in his profession, and the business man who neglects the professional side eventually views the entire parade of his competitors without so much as turning his head.

Similar instances might be repeated almost indefinitely, but I think the few are enough to make clear the importance of the past; that it is well worth our while to occasionally, yes—frequently, take the backward look.

I have not recited these incidents under the impression that they are stories. Stories have a legitimate place and are often most interesting and helpful to fix the point in mind, but in business the place

is limited and their misuse so frequent that their value may well be questioned. A driver of a Ford car had unusual and prolonged trouble at the roadside. After he had tightened and loosened everything that could be tightened or loosened, and cranked and coaxed to the limit of his endurance he decided to tell his troubles to the next one who passed. Soon there approached a large car and, hailing it, he inquired of the prosperous looking owner, "Do you know anything about a Ford?" and back came the reply, "I sure do, I know at least a hundred good stories." (Laughter.) About as useful for the trouble as stories generally for real business difficulties. The incidents that made us think yesterday, make us act today and prophesy tomorrow.

It was a beautiful song of inspiration that Longfellow wrote containing the lines:

"Let the dead past bury its dead.
Act, act in the living present."

If, as seems most probable, it was the thought of the author only to urge greater activity, greater determination to have some part in the world's building today, a busier and better filled day, I am in entire accord with his song. But I find myself unable to subscribe to the thought that the past is dead, a thing buried under ground, to be forgotten with all possible speed. No,—the past is most vital. It is the experience of other days. As you think of one who directs the underwriting policy of a company you think of one studying the experiences of many yesterdays, keeping in mind that although they are not common occurrences there are sprinkled in the yesterdays of the last fifty years the stories of a good many conflagrations; and because of similar prevailing conditions there may be a repetition of such disasters and provision must be made to meet them if our system is to stand the test when the test is hardest. It is a past that gives us this knowledge. It is a past that marks one of the chief differences between us and the savage.

Yesterday with its manifold triumphs made the wonderful now
in which we live.

Today is our opportunity for building bigger and better for
those so soon to take our places.

Tomorrow is our hope for the realization of such ideals as the
past has revealed and made possible.

Owen Wister coined a great phrase when he said to his fellow countrymen "Capitalize the Past." We are apt to forget the priceless heritage of accumulated wisdom, literature, music, paintings, sculpture, and the progress in the useful arts.

Some one of yesterday lived and loved, subdued the forests, tapped old earth for her mineral resources, invented better ways of doing things, composed the music, wrote the verse, mixed the colors of Raphael, held the chisel as Michael Angelo. And because of them we live in a wonder world.

Even so, some underwriters of yesterday, some members of the early rosters of this association blazed the trail of pioneering in our own business and we pause at this half century mark to do them honor and give acknowledgment.

To dip into the possibilities and claims of the future is, after all, the thing most alluring. We hear the call and long to speculate a bit on the tomorrows that seem so near and hold such rich rewards of ripening fruit—the plantings of yesterday—deeply rooted in a potent Past. But we must refrain and leave that to the office of the prophet, while we, as field men, run to and fro.

The audience arose and applauded.

Mr. Frank Snyder: Far be it from me to speak disparagingly of any address on this program, or any that has preceded it, but when I see a special agent on the program of the Fire Underwriters' Association of the Northwest, being one of those in the trenches myself gives me an added interest in that address. I am particularly proud of that branch of the business that those of us are engaged in to think that it can produce a man who can stand on that platform and talk to you and those higher up in the manner in which Mr. Stine has. The extent of your appreciation is indicated in your applause. However, I do not believe that that is all. It is rather a difficult thing for a man of his age to be reminiscent, and I do not mean to say he was particularly reminiscent, whether he was assigned or whether he accepted or whether he was elected to take that subject, I would say he left himself wide latitude. He talked to us and he pictured to us how thoroughly the future is built upon the past. I think every man and woman in this room can take encouragement from the words he made use of, the advice he gave us, and any man that can stand there and speak extemporaneously, drawing us a word picture of life that is past and to come, as Mr. Stine has done, I feel should be given something more than the applause you have given him. I move that a rising vote of thanks be given Mr. Stine for the splendid talk he has given us at this meeting.

The audience arose and applauded again.

Mr. Eddy: The last speaker has given me an inspiration which I ask the audience of the Association to allow me to tell them about. As my friends know, I am one of the late managers of western departments retired from office after a long period of service. I have been wondering since January last, with the vitality which I still possess, what the future has for me to do in still furthering the interests of underwriting, which I have followed for fifty-five years as a business. This gentleman is a stranger to me among all these friends of years gone by. He comes to me with a message to capitalize the past, and I tell you, Mr. President, and you, my friends, that I have formed friendships in this Association that have given me the greatest pleasure in my whole business life. I will show as an illustration a letter I have preserved that is dated September the second, eighteen hundred and seventy-one, and which is from a gentleman that your association has honored by making him President of your Association and who is the only living President antedating the time when you gave him that high honor. That

letter is addressed to me as special agent in New York and is written from Macon, Missouri.

A few weeks after I had had the pleasure of meeting that gentleman in Kansas City, I went on a short business trip, and the morning after that there was the largest fire which had ever occurred in Kansas City up to that time, and it brought to the city a number of gentlemen whom I had the pleasure of meeting at the time, and who were the nucleus of a great helpful friendship when I came again to Chicago thirty-six years ago to make it my business home. That kind of a friendship that was formed in a few hours between Mr. I. S. Blackwelder and myself has continued day by day ever since because in my connection in New York and in the east his later duties connected with the National Board and other services brought him where I could see him occasionally, although I had not the opportunity to visit with him for a long time after I met him in 1871 just before the fire.

Many of the gentlemen here I have had the pleasure of meeting when I gave more time to visiting the fields than I have been able to do in the last few years when responsibilities increased in the main office, but the friendships that I have formed with the men in the field have given me such a fund of friendship that I am going to capitalize that to carry me into the future, when I can reach the golden ages of some of my associates. I am doing the best I can to maintain my health, strength and ability to still serve the insurance interests. (Applause.)

President Coates: We are certainly glad to have these inspiring words from our old friend, Colonel Eddy. Mr. Blackwelder, have you a word for us? Mr. Blackwelder is our oldest living ex-president.

Mr. I. S. Blackwelder: Mr. President, I don't know whether I can trust myself to say a word at this time. Colonel Eddy called up something that I had forgotten. We had a trip that he was making through the west, as he states, in July, 1871, before the fire. There seemed to be a mutual attraction and our friendship has continued until this hour without interruption.

I was wonderfully struck with the happy phrasing used by the speaker this morning and the forcible manner in which he presented this thought and I think that many of us have not given enough thought to this side of our lives. I have had an opportunity of studying something of the earlier years by looking through at least some method of research in genealogy. There was a time when I felt that any reference to our ancestors was a sort of glorification. People would talk about some

Colonel or some General Somebody as an ancestor of theirs. To use an old expression, it used to "make me tired," but there came a time when the gentleman from the east came to this city to organize a patriotic order, the Sons of the American Revolution. I concluded that I would attend the meeting and I did so, not knowing for sure that I had any connections running back to the American Revolution. I thought I had and subsequently it proved to be true. I undertook to look up some of these matters and started correspondence that spread far and wide before the end and it has not ended yet because I am dictating letters now every few days to people. I got over that prejudice which I had and became an enthusiast in trying to rescue the little bits of history and to save them for those that will come after us.

All these patriotic societies that you have doubtless most of you read about are marking places of interest where our forefathers performed some act that tended to build up and consolidate our great country. It is well worth our while and we are not doing our part, I feel, unless we in turn do something to transmit to those that shall come after us some of the things and some of the best things that we have witnessed as we pass along through life.

I have had the honor of being President of this Association. I don't know of any honor that could ever come to me that I prized more highly. I was a young man in those days, in 1878, I think forty-three years ago. Colonel Eddy was President of the Association fifteen years later. I believe he and I are the only two men living who were Presidents of the Association, although there are possibly another one or two, prior to the present century. We are of the eighteen hundred years. I have not been in active touch with the Association, circumstances not being very favorable. Some of you are strangers to me. I deeply regret that I do not know more of the membership, but I wish to extend greetings to all of you and to say that my best wish is that this great institution may continue to grow, as I believe it will, because an institution like this is indestructible as long as you are faithful to the trust placed in you. I thank you. (Applause.)

President Coates: We are certainly glad to have these illuminating words from Mr. Blackwelder. Last night at the meeting of the Life Members' Association I heard him say that Mr. H. H. Walker and he were, as far as he knew, the only two living adjusters that were here during the Chicago fire and actively engaged in the adjustment of the losses.

Mr. Kelsey: I think before we adjourn I should like to make a motion which I am sure will be heartily approved and supported, in connection with the absence of Mr. P. D. McGregor, the former President of the Association and one of the most active in his support and loyalty to it. He is at the present time in Scotland on leave of absence occasioned by illness. I think it would only reflect the spirit of this organization to let him know that our thoughts and love radiate even beyond the Atlantic and I therefore move, Mr. President, that the Secretary be instructed to send a message of love and greeting to Mr. McGregor.

President Coates: The chair is happy indeed to entertain this motion, as Mr. McGregor is one of his close personal friends.

The motion was seconded and carried.

President Coates: The chair will entertain a motion to adjourn.

The motion was seconded and carried.

Adjournment.

October 6, 1921.

SECOND DAY

THURSDAY AFTERNOON SESSION

The meeting convened at three-fifteen p. m., President Coates presiding.

President Coates: Ladies and Gentlemen, the first order of business this afternoon is the report on the President's address. I will ask Mr. Benallack, our good Vice-President, to take the chair.

REPORT ON PRESIDENT'S ADDRESS

Your Committee appointed to report on the President's address delivered by the able incumbent yesterday, takes pleasure in fully concurring with his recommendations.

We respectfully suggest that the portion of his address referring to the establishment of an Automobile Underwriters' Salvage Company in Chicago, be given your immediate consideration in order that necessary recommendations may be made to the company officials for their approval. We also commend this Association for their action in unanimously approving the President's suggestion that our distinguished member, Mr. A. F. Dean, be elected as an honorary member of your Association, such action being consummated at your meeting yesterday afternoon.

We feel that this address, a splendid tribute to your Golden Anniversary, should receive careful consideration from all members of our profession at this time, as it presents a complete review of the important conditions existent in the fire insurance business during the past year together with valuable suggestions for our future use.

Respectfully submitted,

H. M. CARMICHAEL, Chairman,
E. S. PHELPS,
E. S. FREEMAN,
P. W. TERRY,
JNO. B. LEE,

Committee.

Vice-President Benallack took the chair.

Vice-President Benallack: Gentlemen, you have heard the report of the Committee. What is your pleasure?

Mr. E. J. Hicks: I move you, Mr. Vice-President, that the report be filed and the Committee be discharged.

The motion was seconded and carried and President Coates resumed the chair.

President Coats: During the late war, I watched many a crowd of pale-faced men from the foreign sections of Chicago, slouch past our office on Jackson boulevard en route to the various training camps. Later on I witnessed those same men march proudly past in full United States uniform, bright eyed and healthy, full of determination to do or die for their adopted country. What a transformation! What a revelation as to what can be accomplished through proper education and environment! As our distinguished guest on this our last afternoon of the meeting, we are indeed pleased to greet a man, who by reason of his high mental attainments, and exalted judicial position, is so well qualified to deliver a message dealing with the Naturalizing and Nationalizing of the Alien. It affords me rare pleasure to present the Hon. Evan A. Evans of Chicago, judge of the United States Circuit Court of Appeals. Judge Evans. (Applause.)

Honorable Evan A. Evans: Mr. President, Ladies and Gentlemen: As I look into your faces I feel like renewing my expression of appreciation to the Committee and to your President for the invitation which he so kindly extended to me a few weeks ago. One who occupies a position where his chief duty is to sit and listen, likes, sometimes, the opportunity of talking. I remember, when I first was appointed on the bench, a friend of mine who had been on the bench for some time gave me this advice: "Give to every man your ear and your eye, but to no man your tongue and you won't get into any trouble." That is pretty good advice, whether you are on the bench or otherwise; but there is, nevertheless, a desire now and then, especially on the part of one who before he was on the bench earned his living by his mouth, to make use of it again, and so invitations to speak, especially to audiences like this, are received and considered a privilege as well as an honor.

Unfortunately, a short time after the invitation was extended, an occurrence took place beyond my control which made it impossible for me to devote my time as I intended to my speech and two or three weeks went by without my giving it any thought whatsoever. Last week when I first had it brought to

my attention again, I concluded that I would write a letter asking to be relieved from the engagement, but upon reflection I concluded I would go through with it, relying upon the charitable judgment which I trust you will give me, to overcome any shortcomings.

In searching for a subject I had the privilege of going through your annual book and seeing something of the character of the addresses that had been given and I appreciated the fact then that you would better enjoy a serious discussion, one dealing with a vital question, in my opinion the most vital question in the United States today, rather than to hear something in the nature of a pleasantry dealing merely with generalities, so I selected for my subject the Americanization of the Alien.

NATIONALIZING THE ALIEN

BY

HONORABLE EVAN A. EVANS.

Judge, United States Circuit Court of Appeals for the Seventh Circuit.

THE problem of the immigrant is especially appealing at the present time. For not only is it in my opinion the most menacing one of the day, but we find the American people willing and anxious, to tackle any question that deals with our national welfare,—anxious to undertake any program that will make for solidarity of national purpose and thought.

Certainly none of you can plead an indifference to the question or assert a lack of interest in it. For that which tends to make for better citizenship, as well as that which tends toward the destruction of our government, must, without argument or debate, be accepted as a subject of vital interest and concern to all.

I doubt if any belligerent in the late war could at this time make a complete or an accurate inventory of its affairs. We have been so recently engaged in the life-and-death struggle, have been so close up to the field of action, that we are still wearing colored glasses. We still see red. No master mind has as yet made the survey or filed a report that accurately mirrors the situation. That most of us underestimate our liabilities seems to me probable. That we likewise underestimate our assets seems reasonably certain. That which, in my opinion, outweighs the losses, compensates for the sacrifices and insures the fulfillment of our financial and our moral obligations, is the reawakening and the reappearance of our national spirit.

Although the past few years have witnessed the reawakening of this spirit, it has also emphasized the all too evident failure of our government to adopt an intelligent policy toward the immigrant. The immigrant like a precious metal in its native state, requires attention and treatment to become a valuable asset. He is what we make him, a burdensome liability or an asset of inestimable worth.

We can, I think, and we certainly should, approach this question, freely admitting the immigrant's worth and fully acknowledging our indebtedness to him. Regardless of any present differences in wealth, in education, in refinement or in ideals, this fact stands indisputable: America is the product of the immigrant. The American spirit, the American success, the American genius of which we so frequently boast, are, to quote another "but the resplendent harvest which is the result of the sowing of the new continent with the winnowed grain of the old." Nay more, in any audience, however select, if we but trace its ancestry back a few generations, we find them to be immigrants. It is therefore with no spirit of intolerance, or even of impatience, that I would have you approach the consideration of this question. Rather should we view it sympathetically, recognizing these people as temporary wards to whom we owe a duty. And duty today has assumed an added meaning. It signifies opportunity.

Speaking before such an audience as this I know that I need not apologize for dealing in facts. My subject necessarily deals with facts. The immensity of this problem, its far-reaching consequences, the

wonderful possibilities for good or evil resulting from a sane or a neglected policy are all indicated by these facts.

I have prepared here a chart that shows the waves of immigration that have rolled across the Atlantic in ever increasing volume. It also shows the tendency of each decade as well as the yearly arrivals.

Beginning with 1898, the yearly arrivals increased six hundred per cent in nine years. From 1905 to 1914 inclusive, a grand total of ten million, one hundred and fifty thousand immigrants arrived. In 1913 and '14, there came two million, four hundred and twenty thousand immigrants. Each of these years produced more immigrants than came to us from 1820 to 1845 inclusive. In other words, in each of these years, more arrivals are recorded than in a twenty-five year period during which the country was ripe for settlement. During the period from 1905 to 1914 as many arrived as from 1820 to 1880 inclusive. Could a policy that may have been justifiable, at least excusable, during the earlier period be justifiable now, in the face of these figures?

Not only has the total number of immigrants rapidly increased, but their character has changed as well.

This is accurately and well set forth in a statement by that recognized authority, Mr. Howard C. Hill. He says:

"In fact, down to 1885, by far the major number of foreign immigrants to the United States hailed from the countries of Northwestern Europe. With few exceptions these settlers possessed ideals, customs, standards of living, modes of thought and religion of the same general tenor as those of the earlier settlers. Illiteracy was uncommon, education was highly esteemed; for the most part homes were established in farming communities, and * * * there was little tendency among the incomers to settle in racial groups. In short, down to 1880 or 1885, foreign immigration presented few obstacles to successful Americanization.

"But about 1885 a change began to take place. In larger and larger waves, immigrants began coming from southern and eastern Europe. Whereas before 1885, nine-tenths of the incomers were from the countries of northwestern Europe, by 1905—twenty years later—three-fourths of them had, as their birth place, the countries of Southern and Eastern Europe. In these latter countries religion was different, customs, habits and to some extent ideals, formed striking contrasts to those of northern and western Europe. Illiteracy ranged from 13.7% in Austria to 78.9% in Serbia. Whereas in our earlier immigration the illiteracy of immigrants has occasionally been less than that of native Americans, in 1910 12.7% of the foreign born were illiterate against 3% of the native Americans. Most serious of all, perhaps, was the fact that, unlike the earlier immigrants, many of the late comers manifested no intention of making America a permanent home and no desire of becoming Americans."

Speaking of conditions disclosed by the last census, Commissioner of Education Claxton says:

"In 1910 there were in the United States approximately 13,000,000 foreign born persons and about 20,000,000 more with one or both parents born in foreign countries. About 3,000,000 of the foreign born over ten years of age could not speak English, and about 1,650,000 could not read or write in any language.

Nearly fifty per cent of the foreign born population were males of voting age, but only four in every 1,000 attended school to learn our language and citizenship. Over 4,000,000 additional aliens were admitted between 1910 and 1915."

From the last census report we are able to extract the following essential information. There were at that time in the United States 13,000,000 persons of foreign birth and 33,000,000 of foreign origin. By foreign origin I refer to those who either were foreign born or whose parents, or one of whose parents, were born abroad. Over one hundred different foreign languages were spoken in the United States. Over thirteen hundred foreign language newspapers were published in the United States, having a total circulation of ten million. Five million persons in the United States were unable to speak the English language. Of these five million, two million were illiterate.

There were three million unnaturalized persons in the United States of military age.

In 1910, thirty-four per cent of the alien males of draft age, twenty-one to thirty-one, were unable to speak English. That is to say, nearly one-half of the registered alien males, between twenty-one and thirty-one years, were unable to understand military orders given in the English language. To be more specific, of the first 2,000,000 men who answered the draft call and reported to the military camps, 200,000 were utterly unable to understand a military order given in the English language.

War industries were largely dependent upon alien labor. 57% of the employees in the iron and steel industries east of the Mississippi, 61% of the miners of soft coal, 72% of the workers in the four largest clothing manufacturing centers, and 68% of the construction and maintenance workers on the railroads were foreign born.

Only one and three-tenths per cent of the adult non-English speaking aliens are reached by the schools. Many large schools in American cities have spent more money teaching German to American children than teaching English to the non-English speaking alien.

I have prepared here a second chart showing the illiteracy, the number of illiterates attending school, and the number of aliens unable to speak the English language in the United States.

FOREIGN-BORN WHITES UNABLE TO SPEAK ENGLISH, ETC. CENSUS 1910.

Age Limits.	Inability to Speak English.	School Illiteracy.	Attend- ance.
10 years of age and over.....	2,953,011	1,650,361	446,745
15 years of age and over.....	2,896,606	1,637,677	138,253
21 years of age and over....	2,565,612	1,507,493	35,614

Most important are the figures showing 2,565,612 aliens in the United States over twenty-one years of age unable to speak the English language, one-half of whom are illiterate, and only 35,614 are reached by any school.

But if these facts be not persuasive of the need of immediate and constant attention to the foreign born in our country, let me call your attention to some local conditions. I quote from the official handbook of an organization existing in the United States whose numbers are variously estimated from 75,000 to 200,000 and which organization boasts a total organization much larger and constantly growing. I

refer to the organization commonly known as the I. W. W., and the authority from which I quote was acknowledged in open court as being an authorized expression of the views of this organization:

"As a revolutionary organization, the Industrial Workers of the World aims to use any and all tactics that will get the results sought with the least expenditure of time and energy. The tactics used are determined solely by the power of the organization to make good in their use. The question of 'right' and 'wrong' does not concern us.

"No part of the organization is allowed to enter into time contracts with the employers. Where strikes are used, it aims to paralyze all branches of the industry involved, and when the employers can least afford a cessation of work during the busy season and when there are rush orders to be filled.

"The Industrial Workers of the World maintains that nothing will be conceded by the employers except that which we have the power to take and hold by the strength of our organization. Therefore we seek no agreement with the employers.

"Failing to force concessions from the employers by the strike, work is resumed and 'sabotage' is used to force the employers to concede the demands of the workers."

It would be both inaccurate and grossly unjust to assume that this organization is composed exclusively of the foreign born. More unfair even would be the suggestion that our foreign population in any considerable per cent entertain these views. But unfortunately the organization's membership contains such a large percentage of this foreign class, the officers and promoters are so largely aliens, that its existence may well be viewed as in indirect, if not a direct problem arising out of our failure to Americanize our immigrants.

Nor should we deceive ourselves into the belief that the war settled or solved the problem of immigration. While it may be true that there was a suspension of immigration during this period, the statistics reaching us concerning the present day exodus from Europe and Asia are not reassuring. In a recent report to the House of Representatives its committee stated, "Recent investigation made by the House of Representatives Committee on Immigration and Naturalization discloses that the great rush of immigration began in July of 1920. The rapidity with which the immigration tide rose is shown by the following figures of immigration at Ellis Island:

July, 1920	55,900
August	57,874
September	70,052
October	74,665

* * * These figures deal with the arrivals at Ellis Island only. The arrivals at other ports * * * send the total up 15 or 20%. * * * A study of the new immigration from central Europe convinces many members of the committee that the arriving immigrants are not those who might go to the farms; that they are not agriculturists, but mainly additional population for our principal coastal cities and congested industrial districts. * * * While considering this subject of immigration it might be well to study also conditions of emigration on the other side.

"Austria-Hungary, which before the war was running neck and neck with Italy and Russia in its emigration to the United States, was

composed of Germans, Czechs, Slovaks, Magyars, Poles, Croats, Slovenes, Rusins, Rumanians, Dalmatians, Serbs, Jews, Gypsies, and others, ranging in their status from one extreme to the other politically in their beliefs as well as financially. Before the war the largest immigration of a single nationality was from Austria-Hungary—338,452 in 1907. The committee was informed that on a recent date the Polish foreign office alone had applications on hand for 311,000 passports."

The committee has confirmed the published statements of a commissioner of the Hebrew Sheltering and Aid Society of America made after his personal investigation in Poland, to the effect that "If there were in existence a ship that could hold three million human beings, the three million Jews of Poland would board it to escape to America."

The Honorable F. A. Wallis, until recently commissioner of immigration at Ellis Island, stated that seventeen steamship agents reported to him that immigration to the United States had but barely started; that if these companies had ships available they could bring ten million immigrants in one year's time. This statement does not take into account the possible German immigration due upon the termination of the existing technical state of war.

Mr. Henry W. Jessup, Chairman of the National Committee for Constructive Immigration Legislation, sums up the situation in these words, "Immigration from Europe has already returned to its prewar volume, so far as its numbers are concerned. Available indications promise a flood in the coming few years vastly larger than any that has ever come in the past. Honorable F. A. Wallis, Commissioner of Immigration for the port of New York, estimates that 'four to five million Italians are waiting a chance to come. Sixteen steamship companies have stated that they could book at once enough immigrants to fill their space for ten years to come.' Surgeon-General Cummings stated in October, 1920, on his return from south Russia, that seven millions were making plans to come to America. Tens of thousands have already left their homes in Italy and central Europe and are now stranded in various ports, big cities and border lands, waiting for transportation."

Since this report was filed and since these statements were made, Congress has acted, but its action is only temporary and is at best a compromise. The pressure to get in is too great, the desire on the part of those already in to assist the outside friend is persistent and insistent. The temporary legislation must be followed by permanent legislation, and permanent legislation must be enacted on the basis of a rational and thorough consideration of the problem and its solution.

Up to within a few years the only recognized provision for nationalizing the alien was in the court proceeding which resulted in his naturalization. While some changes have been made in the naturalization laws,—the proceedings no longer being ex parte, the government being represented at each hearing; and in some of the larger cities night schools are maintained to teach a little English, to inform the applicant that it is wrong to shoot the president, to have more than one wife, that the head of the state is its governor and that Congress makes the laws, etc., it must be apparent to even a casual observer that the court proceedings which result in a naturalization decree are no adequate substitute for the forces that must work for the nationalizing of the alien.

Let me take a leaf from my experience.

I was sitting in the District Court at Chicago to hear applications for naturalization.

There were one hundred and eight-seven applicants, subjects of eight different countries, each applicant accompanied by two witnesses. Of this total number, two stand out as typical of the possibilities open to the immigrant. The first was a young man, clear of eye and attractive in appearance, who at first glance impressed the court as quite unusual. When his name was called, the examiner announced that he recommended this applicant without any questioning. But I was interested and questioned him and this was his story.

He was born in Russia, came to this country at sixteen, could not speak or read English, was almost, if not quite illiterate. He was one of a large family and immediately sought and secured work. Learning that night schools were in existence and open to him, he, for the limited purpose of acquiring a knowledge of the English language, attended. Finding no entertainment more attractive he continued this course until he was fairly well informed in the three R's. He said he could read English newspapers. His earnings increased with his years. Some one suggested to him the possibility of a better education. He learned of the university at Champaign and entered as a special student. In four years he graduated with creditable marks as a civil engineer. He had for a year held a remunerative and responsible position. He was married and twenty-six years of age.

This simple tale outfables fairy lore. Picture, if you can, this little Jewish boy arriving at Ellis Island, hungry, penniless, with scarcely enough clothing to keep him warm, illiterate, a stranger to our ways, our customs, and our ideals.

In ten short years, he traveled all the distance from ignorance to education, from poverty to comfort, from the illiterate alien to the intelligent American citizen. The skilled oculist who removes the cataracts from the eyes of the sightless and restores the most precious sense one may possess, performs no greater miracle than was accomplished by bringing this boy and opportunity face to face.

Shortly after this candidate was disposed of, another applicant appeared who, too, received the approval of the examiner and was recommended for citizenship without examination. He, too, favorably impressed the court. His face, his appearance, his demeanor, his witnesses all invoked my confidence. I made inquiry, however, and found that he spoke English brokenly, that he answered questions relating to government affairs hesitatingly and somewhat inaccurately. He was a skilled mechanic about fifty years of age, married and the father of eleven children. He had been in his country over twenty-five years. I inquired of his children's education and he promptly assured me that he had sent them all to school. I asked if they went to the public school and he replied in the negative. I asked him how far he lived from the public school, and he replied a couple of blocks. Upon inquiry as to whether the school he sent his children to was conducted in the English language, he answered "No."

Need there be comment upon these facts?

One of these applicants availed himself of the opportunities afforded by our public schools. The other to the end of the chapter must go limping through life, handicapped in speech, a foreigner in our land. In his children there was a ready means at hand that would

have overcome the difficulties of speech. With our language mastered, he would have been provided with the key that would have unlocked the door to American life.

The naturalization and the immigration laws both must be amended. Sympathy we should have for the position of the immigrant, but firmness in dealing with him must be the policy of the government. Without discussing each proposed amendment in detail, let me briefly make a few suggestions.

(a) The immigrant who comes to this country to reside permanently and who does not apply for naturalization within a given period of time should be returned.

There were disclosed by the draft 3,000,000 aliens in our country between twenty-one and thirty-one. The percentage of aliens who do not take out naturalization papers has steadily increased. During the war we witnessed many cases of aliens who remained at home, seeking the remunerative position of the citizen while the latter offered his life for his country. This should not be tolerated. If the immigrants who come here to enjoy our opportunities are not willing to assume the obligations of citizenship they are not wanted.

(b) The immigrant should be compelled to learn our language,—not only to speak, but to read it, and this should be done within a designated period, say five years, under penalty of deportation. During the five year probation period he should be required to report to some government official.

(c) Any naturalized citizen, also any alien, convicted of certain designated criminal offenses including any crime involving disloyalty to this government should be subject to deportation.

(d) The decree of any court naturalizing any alien should expressly provide for its vacation if it be made to appear that the citizen after naturalization, by word or act, disproved the professed loyalty asserted when the oath of citizenship was administered.

The Supreme Court in *Johannesen v. United States*, 225 U. S. 227, has set at rest the right of Congress to enact any necessary legislation upon this subject. I quote from the decision of Judge Pitney, speaking for an undivided court:

“Sound reason, as we think, constrains us to deny to a certificate of naturalization, procured *ex parte* in the ordinary way, any conclusive effect as against the public. Such a certificate, including the ‘judgment’ upon which it is based, is in its essence an instrument granting political privileges, and open like other public grants to be revoked if and when it shall be found to have been unlawfully or fraudulently procured. It is in this respect closely analogous to a public grant of land (Rev. Stat., Sec. 2289, etc.), or of the exclusive right to make, use and vend a new and useful invention. (Rev. Stat., Sec. 4883, etc.)”

Quoting approvingly from the opinion of Judge Cross, the court further says:

“An alien friend is offered under certain conditions the privilege of citizenship. He may accept the offer and become a citizen upon compliance with the prescribed conditions, but not otherwise. His claim is of favor, not of right. He can only become a citizen upon and after a strict compliance with the acts of Congress. An applicant for this high privilege is bound, therefore, to conform to

the terms upon which alone the right he seeks can be conferred. It is his province, and he is bound, to see that the jurisdictional facts upon which the grant is predicated actually exist, and if they do not he takes nothing by his paper grant."

"That the government, especially when thereunto authorized by Congress, has the right to recall whatever of property has been taken from it by fraud is, in my judgment, well settled, and, if that be true of property, then by analogy and with greater reason it would seem to be true where it has conferred a privilege in answer to the prayer of an *ex parte* petitioner."

The power to regulate this question by Congress is not open to debate.

Nor would the government need to exercise its powers frequently. Lincoln was not called upon to send but one Valindingham across the southern line. Many a foreign born citizen of this country would have manifested quite a different attitude during this war had he appreciated the possibility of his naturalization decree being vacated or that he was subject to expatriation.

(e) The qualifications of the arriving immigrant should be more thoroughly investigated. While our doors should be open to the deserving immigrant we cannot afford to permit this country to be Europe's dumping ground.

But most important of all is the need of personal interest and personal attention after the immigrant arrives.

The naturalization of citizens is a Federal governmental function. It could, I believe, be best performed by the Federal courts. Do not, however, misunderstand me. I am not comparing the work of Federal and state courts. I do not infer superior ability or more painstaking efforts to the Federal courts. But we would have greater uniformity in rulings, in procedure and better opportunity for impressive service. The naturalization of a citizen should be a solemn and serious proceeding. Instead of the court being open almost continuously before election, there should be appointed dates when large classes could be examined. The witnesses should be selected by the government and not by the applicant, and the final proceedings might be the occasion for an address by a successful man of large experience and broad sympathies, preferably of foreign birth.

The naturalization fee should be raised to a sum not less than one hundred dollars for each citizen. But this one hundred dollar fee should go into a trust fund to be devoted to but one purpose. It, or the interest upon it, should be used to assist the immigrant from the date of his arrival until he can stand alone,—on his own feet. Of what use is all our discussion, all our enthusiasm, all our plans, if the immigrant upon arrival in New York or Boston enters a colony of his own race, speaks his native language, follows his native customs, and with characteristic vigor curses the United States, its government, its officers and its people. Why not conduct some of these arrivals straight through the city out to our undeveloped agricultural districts? If the United States government can advantageously appropriate hundreds of millions of dollars to promote the agricultural cause and loan this money to farmers who reside in undeveloped communities, would not a similar appropriation to develop the immigrant be equally justifiable?

Nor is the one hundred dollar fee too high. Can a man who pays thirty or fifty dollars for joining a fraternal lodge object to paying one

hundred dollars for the rights and privileges of a citizen? And his fund would make possible the rendition of valuable assistance in seeing that the newcomer is provided with labor, that he gets into a school and that his housing and social surroundings are healthful and wholesome.

In brief the immigration and the naturalization laws should be amended with the single and sole thought in mind that America is for Americans and Americans should be for America; that the immigrant who won't get into our melting pot and melt,—who does not Americanize in five years is not desired.

But at best, with all amendments to the naturalization and immigration laws enacted, nationalization requires the influence of many other forces. Among them are schools, newspapers, churches, theatres and lectures. Of them all, doubtless the public school can be made the most potent instrument for Americanization. That it has not met the test better has been due, not to the school, but to our failure to give it more opportunity. It is rather mortifying to know that we spend twice as much money on chewing gum as on children's school books,—more money is spent annually on automobiles than on all our primary and secondary education,—that we pay our average laborer much more than we do our school teacher.

Can we hold the public school responsible when certain states permit thousands of children to attend the schools other than the public? Can this institution be held responsible for the failure of the young to learn English when a state permits its youth to be taught in other languages in other schools? If the state makes education compulsory only until the child reaches sixteen, can the public school system be at fault because the immigrant who arrives after reaching that age remains illiterate?

If the public is justified in maintaining public schools that the public may be benefited by the education of its citizens, what justification can we find in any age limit? If the compulsory part of the law is justified on the ground of public policy, should it not extend to all who are illiterate? The education of all our people is a public problem. The consequences flowing from its neglect falls upon the public. Then why should the public delegate its authority to others? Why hesitate to take advantage of our opportunities?

In recognizing that education is essential to good citizenship the employer of labor has been in advance of the professional man and the school man. It is the employer that is responsible for the night schools and the factory schools. He has exerted a direct influence upon the public school boards whereby the courses of study have been changed, but the changes are insufficient. Instead of a smattering of manual and vocational training, much more time should be given to this subject.

In this Americanizing work,—this educational campaign,—we cannot lose sight of the fact that the immigrant has as much to contribute as we. It is no one-sided undertaking. We are by no means the perfect people. The instructor who imparts but does not acquire knowledge by the course he teaches fails to measure up to the ideals of his profession.

In no plan of campaign has this thought found better expression than in the work carried on in Wisconsin under the guidance of one Professor Lescohier of the University. Well has he expressed it when he says:

"But Americanization is more than this. It is as necessary for Americans to understand the peoples who have come to them from foreign lands as for those peoples to become acquainted with Americans. Every people whose feet have pressed our soil has brought to us traditions, customs, capacity, ideals and personal qualities which are of inestimable value to America. Every race or nationality when it first came to our shores had to start at the bottom of the economic ladder. It is as necessary to help the American understand the new-comer and appreciate the contribution which he will make to our national life as to help the immigrant understand the American."

But we hear many who fear the growth of nationalism lest it stifle the spirit of internationalism. We are told by them that it is the national spirit that makes possible our wars. Let the history of this country for the past three years furnish its own answer.

Who was it that first heard the cry of anguish across the Atlantic? No stethoscope was required by the nationalist to hear the heart beats of the Belgian mother, bereft of her child, separated from her husband and subjected to indignities worse than death itself.

Was it not the internationalist, who with folded arms and resigned countenance asked this government to put an embargo on foreign shipments of arms and munitions and food stuffs, for they shuddered at the thought of one man killing another, when at the same time crimes that only Hell could invent and fiends execute poisoned the sight of freemen.

Was it not the ultra-nationalist who scornfully rejected the proposal to sit by as a neutral and profit from both sides, while the rights of humanity were trembling in the balance?

And it was for humanity's sake that the United States declared war. You may talk of a war of self defense, of a war to protect our rights on the high sea, of a war to prevent a conspiracy to disturb our peace at home, but none of these reasons truly describe the cause for which we entered the conflict. The United States entered the war because the cry of Belgium and outraged humanity rang through the land, touched the heart and entered the home of every real American. We went to war because as a people we recognize the obligation of a people to a people.

Be not deceived my friends by the claims of the internationalists.

It is by their deeds and not their words that we should judge the claims of both. So judged responsibility for the brightest page in our history must be given to those who are nationalists first and internationalists because they are good nationalists.

No people that raised \$300,000,000 by voluntary subscription to maintain an organization like the Red Cross can be successfully found wanting in appreciation of their obligation to the world. Are the one hundred thousand families that have each maintaining a fatherless French child wanting in sympathy for people of other countries? Were the millions raised to help Armenia given with any selfish thought that in the end it meant added profits or future business? No my friends, a fair examination of the evidence convinces the court, to borrow a common expression, that the claims of the internationalists are not supported in fact.

But what is this spirit of America? When may the immigrant be so thoroughly inoculated that his loyalty to this government is beyond

dispute or doubt? These are questions for which I have vainly sought a satisfactory answer.

We can sometimes better define a term by a process of elimination, sometimes in terms of its equivalent, sometimes by its manifestation. Let us try each.

That ability to speak English or to acquire an education is not necessarily its equivalent, is self-evident. While firmly believing that a good education and familiarity with the English language are the two foundation stones upon which the spirit of America is built and must be the basis of government action in respect to the alien, it is apparent that there have been thousands outside this class whose lives have won for them our admiration, our affection and our gratitude. Perhaps no one I can now recall better illustrates this class than the man whom my state of Wisconsin so loved to honor and whose memory is still revered. I refer to Carl Schurz. This man and the thousands who came with him from 1849 to 1870 possessed the spirit of America before they ever put foot on American soil. No compulsory education was here necessary. No school was required to teach them to love our rocks and rills, our free and open life, our national games and pastimes, or fondness for winning, our sportsmanship in losing. They at once contributed bountifully in ways spiritual as well as material to our national existence.

It is more than passing strange that some, a few of their descendants, three generations removed, living in comfort if not in luxury, should evidence a divided loyalty when the nation applied to them the supreme test of citizenship. At the same time, it is doubtless the most unjust and pathetic incident of the war that the thousands of our citizens of German ancestry who typify in its most exalted form the true spirit of America should have been placed under a cloud, their actions misconstrued, their motives doubted, by the disloyal conduct of the few.

By the process of elimination, to what extent may we narrow the issue? Not much, yet some. The individual who appeals to national or religious or class prejudices for his business or political preferment, or who uses that argument against another does not meet the test. An official who would trade any tenet of the Treaty of Peace to catch the hyphen vote of the country is not fit to sit in the United States Senate or hold the lowliest office in your state. The man who views the treaty or any other public question from the standpoint of a resident of Berlin or of Dublin or of Palestine instead of from the standpoint of a citizen of the United States of America has not the proper spirit; the individual who does not believe in the rule of the majority, but openly opposes the action of the chosen representatives of the majority has not that spirit. Men who measure the value of their services by the money wage they receive have not that spirit.

I said we might know the spirit of America by its manifestations. And it has ever been present.

This spirit first manifested itself when in 1775 the Continental Congress called for six companies of expert riflemen from the mountains of Virginia, Pennsylvania and Maryland. There were no slackers in the Alleghenies, and instead of six, twice six companies came. With rifles and powder that they themselves made, with parched corn their only rations, they marched six hundred miles to Boston and the cause of the colonies was won. These were the first Americans. They had

drunk the wine of liberty on the mountain tops, had seen the vision of the great republic that was to be along the banks of the Ohio and the Mississippi.

And we are their heirs, heirs alike to the opportunities which their visions beheld and to the duties which their consciences created.

It was the same spirit back of the men who fought with Jackson at New Orleans, laid down their lives at the Alamo, cheered and charged with Hooker "above the clouds at Look Out", followed Roosevelt through the ditches and over the barbed wire barricades at El Caney, who fought the fever and the Philippinos in the jungles about Manila, and who at Chateau Thiery, met and crushed the greatest fighting machine ever assembled. After a hundred and fifty years the American is still unchanged; in spirit, in motive and in method, unique in the history of mankind. No society, not education nor wealth, has defeated this spirit. The same appeal quickens the heart throbs in 1918 as in 1860 or in 1776.

It was his versatility and his individuality, at home and at the front, that wrought such miracles in 1918. With a single regiment of his ilk, you can build and operate a railroad, a steamboat or a telegraph, edit and print a newspaper, create a constitution, make laws, administer courts of justice, create sanitary systems and enforce them. While from a single brigade you can fill a great university with students and professors.

Inflexible in battle, he is magnanimous in victory. Conquers the enemy one day and the next builds for them, as was done in the Philippines, railroads and telegraph, school houses and churches,—erect free governments, creates new civilizations. In time of war, he is a citizen in arms, who "carries a bayonet that thinks and whose musket, loaded with a principle, brings down not a man but a system"; a citizen in arms who has no taste for the fort or camp in time of peace; would not enlist but to fight, nor would he consent that others should do his fighting for him.

One who possesses this spirit must recognize that the nation's honor is as sacred as his own. And we must not forget that there is one thing more dangerous to national supremacy even than war and that is the loss of national honor. "The right is more precious than peace." The love of liberty, of justice and humanity among a people cannot be measured in trade balances or clearing house showings, and human endeavor and human life itself may become contemptible if purchased by the surrender of high aspirations and lofty ideals.

This spirit of which I speak must at all times be manifested by loyalty.

There is something particularly attractive about this quality of loyalty. Its value, though much maligned these days, cannot be overestimated. Place your trust in the individual who is loyal,—loyal to family, loyal and proud of his ancestry,—loyal to his community, to his state, to his country,—loyal to his convictions, to his employer and to his employment. And this quality glows as radiantly in the conduct of the master as in the servant.

To sum it all up in a word, the alien born or the native born citizen can meet the test of citizenship when and only when he recognizes that every right of a citizen carries with it a corresponding duty, every privilege, a corresponding obligation, when he fully appreciates that this is an orderly democracy, wherein the majority rule, but only in the man-

ner prescribed by law; and that laws enacted by duly chosen representatives must be obeyed until modified or repealed.

In concluding, my friends, may I not suggest that to help the alien breathe this spirit,—to contribute our part in preserving it,—to highly resolve that it shall remain undimmed,—is a work to which we can dedicate ourselves willingly and devotedly. (Applause.)

Mr. Snyder: I make the statement without fear or timidity that there is no man nor combination of men that wields a greater influence in the community in which they live than does the judge of the court. This applies, gentlemen, from the Chief Justice of the United States to the Police Judge of our cities, notwithstanding the fact that we are given, unfortunately, to criticizing our chief executive whenever we see fit. It is a pleasure to me to observe that we have had little occasion to criticize our Presidents for their selections to fill these judicial positions and we always look up with reverence to men occupying the position of Judge Evans, thereby indicating that he has the best wishes and the support of the American people.

He comes to us dealing with a subject that I say is the most vital and most important before the American people today. He not only shows us wherein these obstacles lie, but, going still further, and farther than most of us go, he prescribes the remedy.

I know he comes to us at a great personal sacrifice and he has delivered a paper that I think will match with any address that has been read in this Association since I have been a member, and in recognition of our appreciation of his presence and that valuable paper he has read, I move, Mr. President, that we extend to him a rising vote of thanks.

The audience rose and applauded.

President Coates: The Vice-President will announce the number of new members which have been elected at this meeting of ours.

Vice-President Benallack: Gentlemen, I am sure you will all be pleased to know that the Association as far as we have figures, has exceeded former records by electing one hundred and ninety new members. (Applause.)

President Coates: The next order of business, gentlemen, will be the report of the Nominating Committee on the Board of Directors.

Mr. M. M. Hawhurst: Mr. President, before making this report, I would like to preface it with a remark in relation to the report we are making. Our Committee got together yesterday and had a complete report to make. This morning the President called me to the platform and asked me if the Com-

mittee would disregard the precedent of former years and not place his name in the report on the nomination of Directors because of the fact that he was leaving Chicago to reside in New York and would be unable to serve this Association as it should be served. With this in view, and not with the idea of establishing a precedent, we have left Mr. Coates' name off of our list of recommendations for Directors for the ensuing three years.

Your Committee beg to report the nominations of Junius M. Clark of Indiana, Royal A. Buckman of Illinois, and W. H. Clemons of Ohio. I move their election.

The motion was seconded and carried.

President Coates: The Chair will entertain a motion to extend to the hotel management our appreciation of the many courtesies they have extended us. Someone will please make that motion.

Mr. Monroe: Mr. President, I move you that a hearty vote of thanks be given to the hotel for the many courtesies extended to the membership of this Association.

The motion was seconded and carried.

President Coates: The Chair will entertain a motion to extend a vote of thanks to the Historical Society for the loan of the exhibit which we have had out there in the reception room.

It was moved, seconded and carried that a vote of thanks be extended to the Historical Society.

President Coates: The next order of business will be the taking up of any new business.

Mr. Townley: Mr. President, as there seems to be no new business to be presented at this time, I wish to take this opportunity before we get to the election of officers to express to you the appreciation of this gathering for the splendid program that you have presented us today and yesterday. I want to do this at the present time for the reason that you are leaving us. It is the first time that I remember in the history of the Association when the President of the Association was leaving us to take a higher position that he had obtained through his own splendid activities during his services to his company. Mr. Weddell yesterday referred to the fact that promotions often come about because of the man's position as President of this Association or through other means that we know little of, but I can say this, that our President is leaving us to go to New York with the very best wishes and hopes of continued success. I will ask the Vice-President if he will put the motion to the

meeting that we give our President, our retiring President, our heartiest thanks and best wishes for many, many years to come—and do it with a rising vote.

Vice-President Benallack: Ladies and Gentlemen: I don't know of any motion that I can put to you that gives me greater pleasure. To me it has been a treat and a joy during the year to serve under Mr. Coates. Some people think that a Vice-President has nothing to do. I wrote Mr. Coates and said, "I would like to do anything I can to make your administration a success." That was in the early stages last year. What little I have done seemed to be appreciated and I wish I could have done more. I want you all to stand up and give a rising vote of thanks to one of the best Presidents the Northwestern Association ever had.

The audience rose and applauded and cheered.

President Coates: I thank you heartily for the sentiment expressed and can only repeat what I said in my address yesterday, that it has been through the loyal support and co-operation of everyone connected with the Association,—the Board of Directors, the Committees and our very efficient officers—that this success has been made possible. I thank you, nevertheless, for this cordial manifestation of your approval of the program of our Fiftieth Anniversary, and as I go to my duties in New York, I shall always cherish the memory of my association with you all. We will now proceed with our election of officers. The first will be the President. Nominations are in order.

Mr. Williams: I have often been asked why Wisconsin did not present a candidate for the office of President of this Association, and in explanation, and perhaps apology to the Association for not having a candidate up to this time, I will state that for twenty-odd years Wisconsin held the Secretary-Treasurership of this Association through three or four different men. We have also felt that the psychological time would come when Wisconsin could present a most fitting candidate for the office of President of this Association. We present a candidate today, who, whether he was from Ohio, the state of the father of the Presidents of the United States or any other state, would be fully as efficient and fully do justice to the Association, to his state, and to himself.

The candidate whom I am going to announce is the one who spoke this forenoon, Mr. D. O. Stine of Reedsburg, Wisconsin. It is needless to say that those who heard him do not have to listen to any further words of mine. Gentlemen, we present for Wisconsin the name of D. O. Stine for the Presidency of this Association. (Applause.)

Mr. Snyder: I have just one word to say. About a year ago they said that Harding looked like President. I second Mr. Stine's nomination.

Mr. Wheeler: Mr. President, Ladies and Gentlemen: It has been a long time since I found myself in the very pleasing position that I do at this particular moment. If the past were dead, I should now be deprived of this pleasure. By capitalizing the past, two rare privileges have come to me. In the first place, I have had the opportunity of working in several fields, but best of all, in working in the several fields I have had the opportunity of coming in contact with my field men. I have worked with them. I have been on the firing line with them, I have been in the trenches and, indeed, this has been a real pleasure. In all of my experiences with field men, as a field man and as a bureau manager, I want to say to you very frankly, very honestly, that no man stands out more prominently in my mind as likely material for the Presidency of this Association than my good friend, David O. Stine of Reedsburg, Wisconsin. (Applause.)

He is a real man, every inch of him. Now, I want to let you in on a little secret. I don't know whether very many of you have had anything to do with important discoveries or not. Some of you have, perhaps, and I can imagine, in fact I know, the very great pleasure that has come to you. Confidentially, let me say that our friend in a way is a very modest fellow. I worked with him in Wisconsin for four years. He has been in that field, actively engaged in the field work, for a greater number of years than that. He has not been one of these fellows who sidesteps, who passes the buck, if you will pardon the expression. He has been one of the fellows right in the lead, ready to go to it whenever it was necessary. And yet with all that, he has been very modest,—and now for the secret and my part in it.

After four years of service in Wisconsin I was called to the Missouri field and at the time of my leaving, the field men of that state gave me a most wonderful spread, which I shall never forget, and on that occasion Stine made the speech of the evening. It was then and there, gentlemen, that he was actually discovered. Now, there is another side to it. In his remarks he drew a picture that stood out so clearly that there was no mistake as to the real meaning. He pictured the many wonderful, beautiful things about Wisconsin. I wish I had the opportunity and the ability to present to you today as he did on that occasion the wonders of Wisconsin. Then, on the other side, he pictured some of the things of the Missouri field which were not quite as beautiful and not quite as attractive, and I want to

say to you now, I want to make this confession, that he almost persuaded me to stay in Wisconsin. However, I went on. I know many of you fellows from Wisconsin know him and all of you know him better today after hearing that wonderful talk of the morning.

Now, gentlemen, I want to say in conclusion that as a field man, I do not believe that you will find anywhere in this Middle West territory a man who possesses the qualifications, the ability, the integrity, the all-in-allness to fill the position of President of this Association that you will find in David O. Stine. (Applause.)

President Coates: Are there any further nominations?

Mr. Carpenter: Mr. President and Ladies and Gentlemen of the Fire Underwriters of the Northwest: For the fiftieth time in the history of the Association you are about to elect a President. The office is to be filled in keeping with the happy custom inaugurated years ago, from among the field men, and I feel profoundly complimented on being permitted to present for your consideration for this office one of Iowa's favorite sons,—a man who, as a boy, all up through the years, was a credit to the household and who has never yet been known to discredit or cause a cloud upon the business in which he has been engaged. Starting as a young man engaged in the local business and being recognized for his ability, he was sought out and has followed successfully the career of both field man and adjuster of fire losses. He is a man with recognized ability for a position such as you are going to endow one of our number with today.

He is not only an insurance man, but he is a man of business affairs, and may I make passing reference to the fact that he is and has been for several years President of the Water Works Corporation of the city in which he lives. Gentlemen, it affords me great pleasure to present for your consideration the name of Mr. E. S. Phelps. (Applause.)

Mr. Van Valkenburg: I was afraid for a moment that we were not going to have any contest. Everything was so quiet; but I am like Colonel Eddy, I always want to see a fight. If John Carpenter hadn't gotten up I would have nominated Phelps myself.

Now, I know something of Mr. Phelps; I know something of his ability, know something of his interest in the affairs of the Association and his knowledge of their conduct. I served with him as a member of the Board of Directors and his interest is deep and earnest and intelligent. I know that you will make no mistake if you elect him to the high office, the highest that

can be given him by the members of this Association. It needs men of his caliber to properly conduct the business of this Association, which is growing from year to year, as you readily observe. I want to say to you he is eminently qualified and fitted for the position that we are about to give him—the Presidency. (Applause.)

Mr. Ransom: The atrocious crime of being a young man I will never retaliate or deny, yet I would not be true to my memories if at this time I did not say a word in favor of my good friend Phelps, because notwithstanding my youth, I have lived long enough to have been with him in the field a sufficient length of time to know his breadth of character, his solidity, his quality of being broad-gauged, broad minded, well informed and with all of the qualifications that together should go to make up a real President of this Association. I was in the field of Iowa for several years when conditions were not of the rosiest and when co-operation and all those other virtues were none too prominent, and in those days, in those trying days, good Ned Phelps was always as strong as a rock against anything and everything that should be out of gear, and he contributed more than almost any other man to the forwarding of movements in the State of Iowa and wherever he has been,—to the end that the insurance business should be on a solid foundation and conducted on high business principles. It gives me, therefore, unbounded pleasure to ask you, who I know can recognize quality wherever you see it, to cast your vote for Ned Phelps for President of this Association. (Applause.)

Mr. Townley: Mr. President, Ladies and Gentlemen: I often wonder how much influence this oratory has on an audience. I doubt very much if all the eloquence we possess should be turned loose, that it would change five votes in a gathering of this kind, but there is one good feature about a contest between two such worthy men. It gives us an opportunity to express our choice. I know both of these gentlemen. The one I know fairly well (the gentleman from Wisconsin), but good old Ned Phelps is a bosom friend of mine and I am with him all the way through and I hope he will win out. He is my candidate, and I hope he is a majority candidate. I take pleasure in seconding his nomination.

Mr. Boardman: Mr. Ransom spoke from the standpoint of a call on youth. I think I may be permitted to speak from the standpoint of an old warhorse. You have chosen two wonderful gentlemen today for nomination to this office, and personally I am indebted to each of them. Unfortunately, we may not vote for both of them. There are some people down in Indiana

where I live that tried it and their board and room has cost them nothing for a long, long time. I think, therefore, speaking from the standpoint of an old warhorse, I may have the approval of most of my associates if I second the nomination of another old warhorse,—Mr. Ned Phelps. (Applause.)

President Coates: Are there any further nominations?

Mr. Larmore: It seems that there are no further nominations. I move the nominations be closed; that the tellers be appointed and ballots be cast for our choice of the candidates.

The motion was seconded and carried.

The President appointed Messrs. Duffy, Meyers, and—— tellers.

President Coates: The Chair would like to call your attention to a little provision in the by-laws which provides that in order that a member may vote he must present his paid dues card at the time. That does not apply to life members; they are entitled to vote. In order to expedite matters, gentlemen, I think we may just as well go on with our election of officers, and the Chair will entertain nominations for Vice-President.

Mr. Larmore: I am going to spring a surprise in the matter of nomination for Vice-President, and present to this Association a man whom I have known for a number of years. Being a local agent and performing in a duel capacity, I know well how to appreciate, I think, a state or special agent and just as well how to appreciate one from a local agent's standpoint. My candidate comes into the office and he makes everybody there feel good, and when he goes out of the office he makes everybody feel happy, not because he goes out of the office, but because he has been there and done something for the benefit of the business. I take very great pleasure in nominating Charles Richman, state agent of the American Insurance Company in Indiana, for the office of Vice-President. (Applause.)

President Coates: The Chairman is awaiting a second to the nomination of Charles Richman of Indiana to the office of Vice-President.

Mr. Fred Lee: I second that nomination.

President Coates: Are there any other nominations for the office of Vice-President? If not, the Chair will entertain a motion that the nominations be closed and that the Secretary be instructed to cast the ballot of the membership for Mr. Richman for Vice President of this Association.

Mr. Monroe: I so move you that the Secretary cast the ballot.

The motion was seconded and carried.

President Coates: We will proceed with nominations for the office of Treasurer of our Association.

Mr. Wood: I would like to call your attention to the fact that this is the first time I have appeared on the floor during this meeting. I would not be here now except for a peculiar situation which has developed in regard to Mr. Jacobs,—we call him Jake. He had a brother-in-law who for seven years was Secretary of this Association, Mr. Richards. Jake had head enough on his shoulders to discover that there was something more in the world than to be a mechanic. He aspired to a higher position in life and Richards encouraged him, and he therefore began at the bottom of ladder as a clerk in our Chicago office, accepting a menial position. He made himself so valuable to the company that he rose to be an examiner. They then sent him out to Nebraska to be a state agent and we lost him. He is now state agent of the Queen Insurance Company. He has risen to the presidency of the state board.

I don't want anybody else to be nominated but Jake for this office and I hope there won't be; but of all things I myself wish to most heartily nominate A. S. Jacobs.

President Coates: Are there are further nominations?

Motion carried that the Secretary be instructed to cast the ballot of the membership for Mr. Jacobs as Treasurer.

Mr. Hecox: I want to congratulate this Association upon the election of Mr. Jacobs as Treasurer. I also want to make the motion to thank Mr. Royal A. Buckman for his three years' service as Treasurer. For a number of years I was Treasurer of this Association, and I know what the work is and know what it means to the Association, and I want to make this motion,—that this Association extend to Royal Buckman a vote of thanks for his splendid service.

President Coates: Mr. Buckman has made one of the best Treasurers this Association has had.

The motion was seconded and carried.

President Coates: We will proceed with the election of a Secretary.

Mr. Richards: I think I am a pretty good judge of secretaries. If that is true, we have a pretty efficient Secretary, and I would like to nominate him for another term here. I nominate Robert Hosmer.

The nomination was seconded and a motion was made, seconded and carried that nominations be closed and that the

President be instructed to cast the ballot of the membership for Mr. Hosmer for Secretary.

President Coates: The tellers are prepared to report on the result of the vote for President.

Mr. Myers: In this election for the Presidency Mr. Stine received one hundred and twenty-seven votes and Mr. Phelps received two hundred and thirty-four. (Cheers.)

Mr. Stine: Gentlemen, the election is not over. I am, first of all, very grateful to one hundred and twenty-seven men and to some more who wanted to vote otherwise for various reasons, and the reasons were good. I have in mind particularly my old friend George Crosley, who explained his reasons to me. My neighbor and friend, Judge Evans, who spoke this afternoon so splendidly, remarked during his address that good citizenship and good Americanism demanded that we love to win, but that we should be good sports in losing. (Applause.)

I claim that type of Americanism. I move you, Mr. President, that this be made wholly unanimous, and that the Secretary be instructed to cast the ballot of the membership for Mr. Phelps for President. (Applause.)

President Coates: All those in favor of that motion will please signify by saying "Aye;" contrary, "No." The motion is carried, and Mr. Phelps is elected President.

I will appoint Mr. Carpenter and Mr. Ransom to conduct Mr. Phelps to the platform.

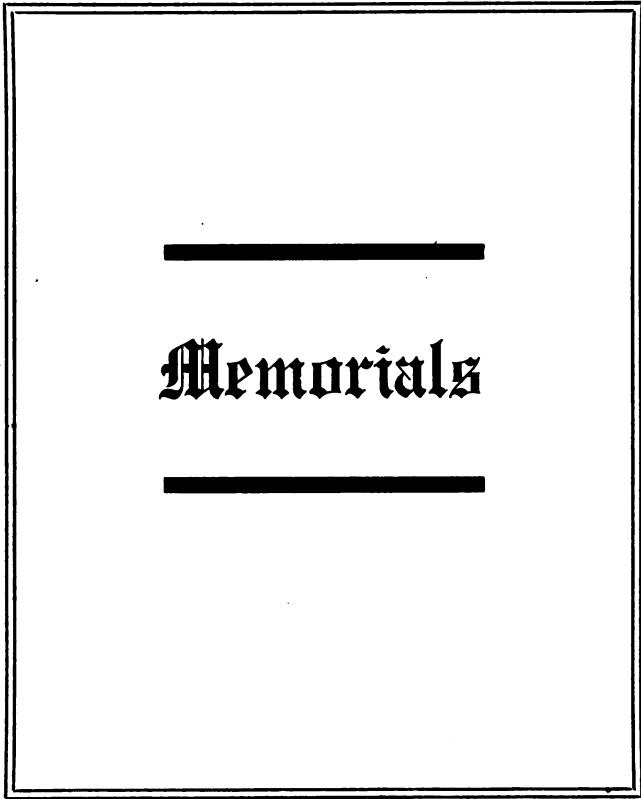
Mr. Phelps: I am sorry, gentlemen, that the audience is not larger. I want to assure you, however, of my deep appreciation for this honor you have conferred upon me today, which is the greatest of my short career. I appreciate what it means, but with the assistance of this excellent Board of Directors and with your kind indulgence, we will try to keep the standard of the Association where it has so long been. I thank you. (Applause.)

President Coates: If there is no further business, the Chair will entertain a motion to adjourn the Fiftieth Annual Meeting of the Fire Underwriters' Association of the Northwest.

Mr. Monroe: Mr. President, inasmuch as there is no other business to transact, I move you, sir, that this Association adjourn.

Mr. Townley: I second the motion.

Adjournment.



Memorials



ANDREW CARL MACK

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF ANDREW CARL MACK

Born at Frankfort, Germany, February 5, 1877

Died at Chicago, Ill., October 6, 1920

Andrew Carl Mack was born in Frankfort, Germany, February 5, 1877. His sudden death in Chicago, Ill., October 6, 1920, leaves a vacancy in Insurance circles and in the hearts of his numerous friends that shall ne'er be forgotten.

He came with his parents to America in 1881. When but a lad of 13 his father passed away and he was obliged to leave school, just having finished seventh grade. At this young age his determination to make a success in this world asserted itself, and by working during the day and taking a night school course in bookkeeping, he soon qualified to accept a position as bookkeeper with Swift & Co., Chicago, Ill. He began his insurance career in 1898 as bookkeeper for the Chicago Local Agency of Geo. M. Harvey & Co. Three years later in the same capacity he went with the Chicago Local Agency of Rogers & Rollo. In 1903 he associated himself with the Chicago Local Agency of John Naghten & Co., where by hard, conscientious work he rose to the position of office manager and assistant secretary of the Metropolitan Fire Insurance Company of Chicago. In 1913 he was appointed State Agent for the National Union in Colorado, later being transferred to Michigan. His marked ability as a field man was soon recognized and he was appointed Michigan State Agent for the Prussian National, which position he held four years. In 1918 he was appointed managing underwriter for the Great Lakes Insurance Company, which position he filled with great credit to the date of his untimely death.

Mr. Mack was in every sense a self-made man of exceptional ability. He was kind, generous, and loyal to all friends, ever ready with a helping hand. He was highly regarded for his honorable practices and square dealing with his business associates, and his loyalty to those whose interests were entrusted to him.

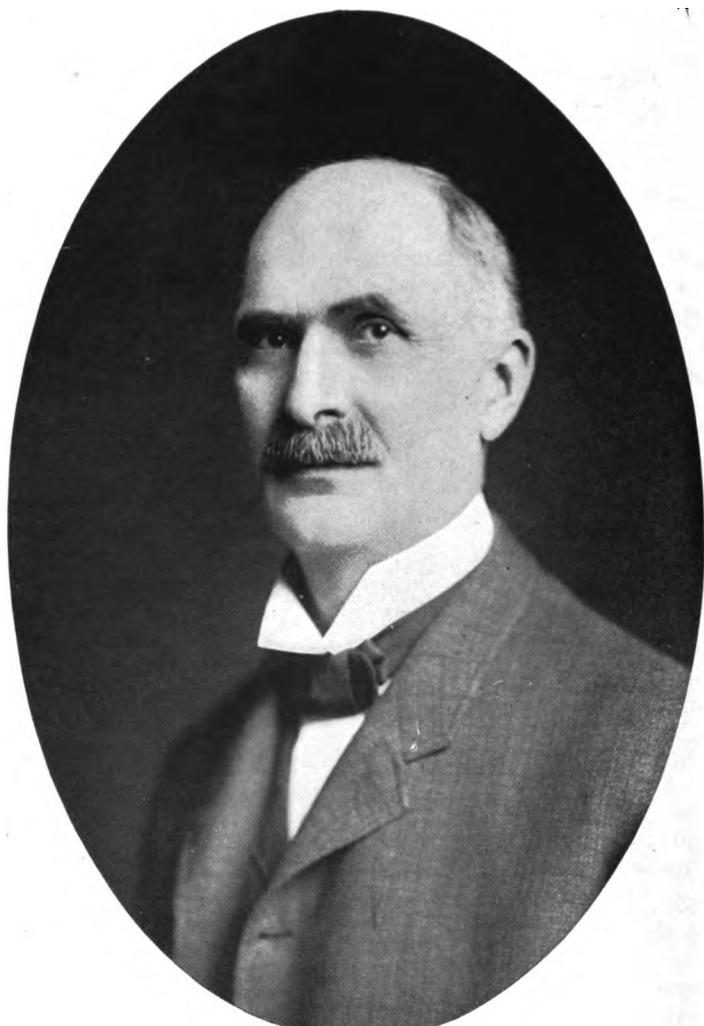
Mr. Mack was married in 1898 to Bessie M. Warner, who survives him and to whom we extend our most sincere sympathy.

R. E. SCHRAMM, Chairman,

H. W. SCHMEMAN,

S. T. SHEPPARD,

Committee.



HENRY C. ALVERSON

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF HENRY C. ALVERSON

Born, Fredonia, New York, June 12, 1843

Died at Des Moines, Iowa, October 28, 1920

Henry C. Alverson is dead. He was a life member of this Association, his membership dating in 1897. Born at Fredonia, Chataqua County, New York, June 12, 1843; died at Des Moines, Iowa, October 28, 1920.

Following his retirement from honorable service in the Civil War, Mr. Alverson received his first insurance experience in 1866 at Beloit, Wisconsin, as a solicitor of farm business.

He was a special agent from 1868 to 1871 in Wisconsin and was engaged in field work in Missouri for awhile, moving to Des Moines in 1871. He was one of the organizers and the managing underwriter of the Globe Fire Insurance Company of Des Moines, leaving the company to accept the state agency in Iowa for the Insurance Company of North America and the Philadelphia Underwriters, and from 1900 to 1903 he was assistant general agent for these companies, at Erie, Pennsylvania.

Following his election as secretary and general manager of the National Masonic Accident Association, he returned to Des Moines in January, 1903, and since 1905 was manager for the North American Accident Insurance Company, Chicago, with headquarters, Des Moines, Iowa.

Mr. Alverson was a 33rd degree Mason, and at the time of his death he was Sovereign Grand Inspector General in Iowa.

MASONIC RECORD.

Entered apprentice, April 19, 1867, Independence Lodge No. 80, Milwaukee, Wis.

Raised April 23, 1881, Pioneer Lodge No. 22, Des Moines, Iowa.

Royal Arch, June 25, 1881, Corinthian Chapter No. 14, Des Moines.

Knight Templar, May 26, 1882, Temple Commandery, Des Moines.

A. A. S. Rite 32d degree, November 23, 1891, communicated at Des Moines, Iowa, by Buren Robinson Sherman 33d degree (Governor of Iowa), Sovereign Grand Inspector General.

Knight Commander of Court of Honor, October 19, 1892.

Royal Order of Scotland, September 19, 1893.

Crowned Inspector General Honorary 33rd degree, January 5, 1906.

Appointed Deputy of the Supreme Council for the State of Iowa, January 10, 1907.

Crowned active member of the Supreme Council, October 26, 1907.

Since the death of Mr. Alverson there has been instituted in Des Moines, a new lodge associated in a junior way with Masonry and dedicated the "Order of Demolay." In honor of Henry Clark Alverson the Des Moines lodge took the name of Alverson Chapter. Thus it will be seen that Mr. Alverson has always evidenced a whole-hearted interest in the physical and moral development of boyhood, and leaves in his honor a monument built upon the solid rock which makes for the highest ideals in the future citizenship of his country.

The death of Henry Clark Alverson is a distinctive loss to the Fire Underwriters Association of the Northwest.

Sorrowing, ourselves, we extend our sympathies to his wife, daughter, Mrs. Jessica Alverson Montrose, his sister, Mrs. Frederick J. Bailey of Beloit, Wisconsin, and his grand-children, Henry Alverson Montrose, Mary Montrose, John Putman Montrose and Norman Ream Montrose; also to all others nearer and dearer to him, assuring them, on his account, of our kindly interest in their continual welfare.

Rest has come, now his task done, his record written, his story told.

The sod will rest lightly above the noble heart of Henry Clark Alverson.

Peace to his ashes; solace to his loved ones.

F. M. GUND,

J. D. CARPENTER,

W. M. PALMER,

Committee.



HARRY H. INGALLS

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF HARRY H. INGALLS

Born August 8, 1876
Died November 28, 1920

Many members of this organization were grieved to learn of the accidental death by drowning of Harry H. Ingalls, Manager of the Western Department of the New Brunswick Insurance Company.

Mr. Ingalls entered the Insurance business when a boy, as a clerk in the Fire Association. Ambition caused him to take advantage of successive opportunities with several companies, and finally when the New Brunswick established a Department in Chicago, he was chosen Western Manager.

He was essentially a working field man, tireless in his efforts and possessing a skill which brought him success. His Department was making rapid strides.

Overwork affected his general health, and on the urgent advice of his physician he decided to take a rest in November, 1920. He was drowned in Lake Michigan, November 28th. He was born August 8th, 1876.

The sympathy of this Association will go out to his little family, as he is survived by a wife and a three year old daughter. He will also be missed by a host of friends with whom he travelled in various States in the Middle West.

FRED A. RYE, Chairman,
F. M. GUND,
CHAS. N. GORHAM,

Committee.



EDWIN W. WILE

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF EDWIN W. WILE

Born at La Porte, Ind., March 13, 1859

Died December 15, 1920

The members of the Fire Underwriters' Association of the Northwest record with sorrow the loss of Edwin W. Wile and express their esteem and admiration in tribute to the memory of their late associate.

Born in La Porte, Ind., on March 13, 1859, he came from a veteran insurance family. His father was there engaged in banking and a local insurance agency. Mr. Wile thus acquired a practical insurance training from early youth. He was formerly well known in Western insurance circles, occupying the positions of Special Agent and Adjuster. During the past twenty years he resided in New York, where he represented many leading companies in the adjustment of losses. In this work he had established a reputation for ability and integrity.

His was a nature of simplicity and honesty. Blessed with an even temperament, he was modest, sincere and conscientiously devoted to his ideals and his duty. It is difficult to fittingly refer to his fine and strong traits of character, his uprightness, his sterling integrity, his love of human sympathy, his patriotism and his civic pride. These qualities numbered very many among his friends.

He occupied a high place in Masonic, Odd Fellows and other fraternal orders.

Mr. Wile is survived by his wife, who was Miss Elba Falk of Peru, Ind. To his widow and his relatives we extend our sympathy and here record our appreciation of his worth.

H. H. GLIDDEN, Chairman,
W. E. MARINER,
W. H. DANIELS,

Committee.



EDWARD LOCK GOFF

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF EDWARD LOCK GOFF

Born at Uniontown, Pa., January 6, 1857

Died at Philadelphia, Pa., December 16, 1920

Mr. Goff received his early education in the public schools of Pittsburgh, later entering the Western University, now the University of Pittsburgh, of which college his father, M. B. Goff, was chancellor.

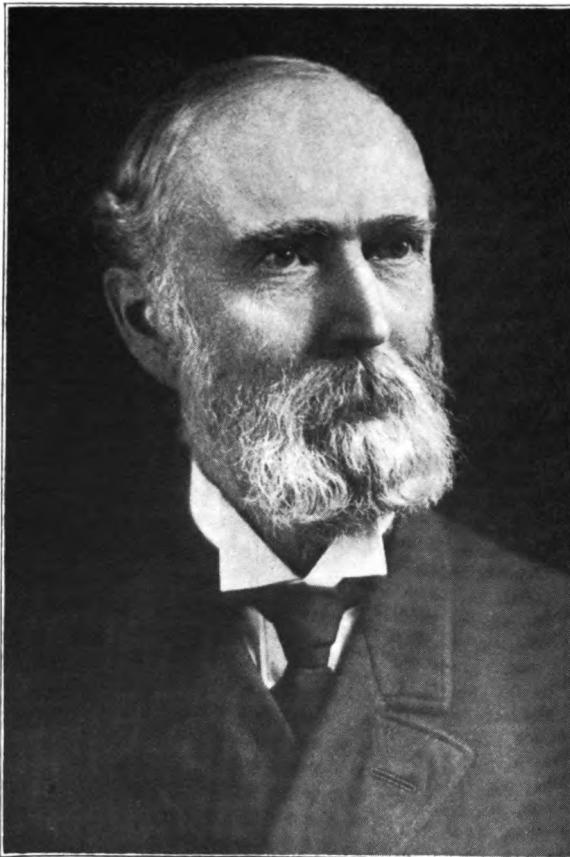
Upon completion of his college education, Mr. Goff became connected with banking interests in Colorado. He began his insurance career in 1886 in Denver, Colorado, with the General Agency of Cobb, Winnie & Wilson. He later was appointed Special Agent for the Royal Insurance Company of England, having jurisdiction over Kansas and Nebraska, resigning his position with that company to enter the service of the Northern of England for the same territory.

In 1891 Mr. Goff was appointed Special Agent of the Spring Garden Insurance Company of Philadelphia, now The Insurance Company of the State of Pennsylvania, with headquarters in Chicago. In 1893 he was appointed assistant secretary of the company and removed to Philadelphia. His ability was further recognized in 1903, when he was made secretary of the company, in which position he continued until 1914, when he became Secretary Emeritus.

In 1892 Mr. Goff joined the Fire Underwriters' Association of the Northwest, and became a Life Member in 1917.

Mr. Goff was an able underwriter, a man of pleasing personality, and a lovable character. His death will be greatly mourned by his many friends.

WAITE BLIVEN, Chairman,
HARRY W. STEPHENSON,
WALTER D. WILLIAMS,
Committee.



JOHN H. GRIFFITH

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF JOHN H. GRIFFITH

Born in Ohio, January 20, 1839

Died in California, January 3, 1921

In the passing of John H. Griffith, the Fire Underwriters' Association of the Northwest has lost from its active membership one of its oldest members. He first joined the Association in 1880, over forty years ago, and during all those years, he was one of the Association's most loyal and faithful members.

Mr. Griffith entered the business of fire insurance through the door that has admitted a great many of our associates. He was a lawyer in Iowa City, Iowa, and by the acceptance of the local representation of a number of fire insurance companies and by earnest application and study of the underlying principles of fire insurance, he qualified himself for a field position. His first field work was for the Home of New York in Iowa. Later, he was transferred to Minnesota and Dakota, and remained with the Home until 1893, at which time he became Special Agent for the Western and British American Assurance Companies in Illinois and Wisconsin. In 1908 he went with the Central National of Chicago, covering a number of states and remained with them for several years, retiring from active business in 1917.

Mr. Griffith was married in 1865 to Anna V. Fisher. Her death in June, 1919, was a severe blow to our friend and one from which he never actually recovered. There survive this union four daughters: Mrs. Robert J. Erskine of Waukegan, Ill.; Mrs. O. F. Whitcomb of Bowling Green, Ky.; Mrs. J. W. Mooney and Mrs. Irving J. Sweetzer of Los Angeles, Cal., to all of whom we extend our deepest sympathy in the loss of a devoted father.

In view of Mr. Griffith's long connection with this Association, your committee recommends that a copy of the printed Proceedings containing this memorial be sent to each one of his daughters with our affectionate regard.

WELLINGTON R. TOWNLEY, Chairman,
GEORGE G. WILLIAMS,
JOHN D. CARPENTER,

Committee.



WILBER DEAN PERRY

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF WILBER DEAN PERRY

Born in Davis County, Ind., January 3, 1878

Died in Topeka, Kan., February 7, 1921

At an early age Mr. Perry's family removed to Lincoln, Neb., where his early education was attained. He entered college at Indianola, Iowa, with ambition to become a college professor, but financial reverses forced an abandonment of this plan, and in 1899 he engaged in local agency work at Topeka, Kansas.

In 1901 he became connected with the Kansas Rating Bureau, remaining there until February 1, 1903, when he entered the service of the Insurance Company of North America as Special Agent in Kansas, becoming State Agent in 1907 and State Manager for that company in 1920.

Mr. Perry leaves a widow and two sons, Wilber Dean, Jr., aged fifteen, and Edward, aged ten.

He was a member of the Masonic order, a Rotarian, an Elk, and of other orders.

Mr. Perry was a high order of man, a lover of literature and a student of his profession.

During his more than twenty years of service in the Kansas field he so conducted himself as to command the respect and esteem of everyone with whom he came in contact.

His untimely passing on leaves an aching void in the heart of every Kansas field man. We extend to his family the heartfelt sympathy of this Association.

C. R. TUTTLE, Chairman,
O. W. DOLING,
W. C. HODGES,
W. H. LININGER,
C. G. SHIPPLY,

Committee.



DR. FRANK W. GUNSAULUS

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF DR. FRANK W. GUNSAULUS

Born in Chesterville, Ohio, January 1, 1856

Died in Chicago, March 17, 1921

Frank Wakely Gunsaulus, educator, orator, patriot, art-lover, and Chicago's leading citizen, became an honorary member of the Fire Underwriters' Association of the Northwest at its annual meeting, October 8, 1913. His masterly address delivered before this Association on that day will be remembered for years to come as one of the most eloquent appeals ever made on the subject of Fire Prevention.

Dr. Gunsaulus has rendered marked service to the public in general and to the fire insurance companies in particular, by his devotion to the cause of Fire Protection Engineering. When, in the early part of 1903, the Committee on Fire Protection Engineering of the Union, suggested to Armour Institute of Technology that a four-years course be established there, Dr. Gunsaulus immediately recognized the great service we could render the public through the encouragement of improved construction and through training young men for professional work of this character. The privileges of the plant of Underwriters' Laboratories then located at 67 East 21st Street, were offered Armour Institute for the professional work of the junior and senior classes to relieve the institute of the necessity of installing a costly laboratory of its own. This arrangement still continues and the close association of these two institutions has been largely responsible for the increased interest in this branch of Engineering. In connection with this undertaking, our records will show that the Fire Underwriters' Association of the Northwest established a scholarship in Fire Protection Engineering by resolution adopted at our annual meeting in 1913. This idea of a scholarship has now been developed through the influence of the Subscribers Actuarial Committee, until the fire insurance companies now maintain twenty-five scholarships in this course at Armour Institute each year. The enthusiasm

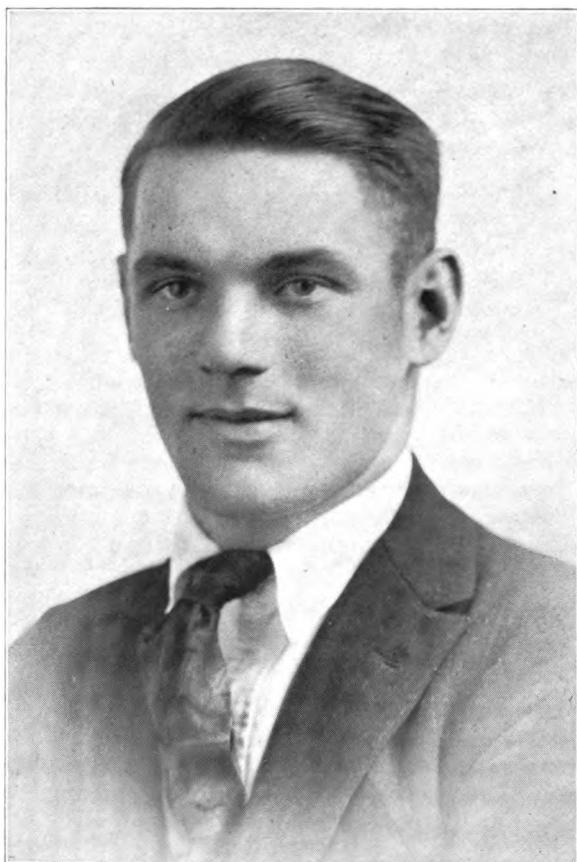
with which Dr. Gunsaulus accepted the offer of the establishment of these scholarships has been an inspiration to all who have been associated in this work.

Dr. Gunsaulus was an orator of international fame. As the pastor of Central Church, he was personally known to many of the members of this Association here in Chicago. It was, however, more particularly as an educator that he appealed to us, with his broad vision of service to mankind. Our regard for Dr. Gunsaulus has been demonstrated to some degree in the special ceremony which we have just held, when a beautiful bronze tablet, bearing a bas relief of our friend was presented to Armour Institute of Technology on behalf of the various insurance organizations having jurisdiction throughout the United States, as a permanent memorial to commemorate his connection with fire insurance.

To his widow and children we extend our deepest sympathy for the loss of one whose whole life was devoted to great and noble deeds, and while we realize that his passing from this life will always leave its mark of sorrow, at the same time we believe that the knowledge of his marvelous and varied accomplishments will be a source of joy and pride to those who bear his name. The record of his achievements in themselves would fill a volume and it is not for us to record them here, but merely to leave on the pages of our proceedings, an acknowledgment of our deep devotion and loving regard for our distinguished fellow man.

H. C. EDDY, Chairman,
A. F. DEAN,
W. H. MERRILL,
W. E. HIGBEE,
W. R. TOWNLEY,

Committee.



FRANK PAUL McCABE

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF FRANK PAUL McCABE

Born in Chicago, Ill., February 16, 1898
Died in Chicago, Ill., April 11, 1921

Frank Paul McCabe was born in Chicago, Illinois, February 16, 1898, and died in Chicago, Illinois, April 11, 1921. He received his education in Chicago public schools and the Evanston Academy, Evanston, Illinois.

At the age of eighteen, he entered the employ of the Queen Insurance Company and served them until the World War. On the entrance of the United States in the War he enlisted in the Navy and served there until the conclusion of activities. At that time he re-entered the service of the Queen, resigning his position there to become special agent for the Detroit Fire & Marine in Illinois and Indiana, which position he held until his untimely death.

He was a young man of striking personality, and of such known physical qualities that his early death was a great shock to his many friends and loved ones.

Insurancewise he was well known, as he was from an insurance family, his father, Chas. R. McCabe, being a well-known Chicago agent, and his two brothers, Chas. R., Jr., and John V., serving companies in responsible positions for a number of years.

His taking away at only the beginning of his life work deprives the insurance fraternity and this Association of one of its greatest assets, aspiring youth. To his loving family and many friends we express our deepest sympathy.

WILLIAM J. NOLAN, *Chairman*;
GEO. H. BALL,
A. S. JACOBS,
Committee.



CYRUS WOODBURY

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF CYRUS WOODBURY

Born Union City, Indiana, October 1, 1853
Died Columbus, Ohio, May 21, 1921

It is eminently fitting that this Association should pay a loving tribute to the memory of our departed friend and brother.

For some time prior to his death his health gave him concern and anxiety, and his friends who were more intimately associated with him, can now clearly understand that—

“ ‘Tis the sunset of life gives mystical lore,
And coming events cast their shadows before.”

He was born and spent his childhood and boyhood days at Union City, Indiana, where he obtained an education in the Public Schools. He chose law as his profession and graduated at the Law School of Ann Arbor, Michigan. In January, 1880, he established and conducted a local Fire Insurance Agency at Union City, and in July, 1886, was appointed Special Agent for the Northern Assurance Company of England. In 1892 he received the appointment of State Agent for the Queen Insurance Company for Indiana, and in July of the same year, he was transferred to Ohio and with eminent success served that company as its State Agent until the time of his death. Mr. Woodbury was a life member of this Association.

He took a leading part in the organization of the Ohio Field Club in 1902, and in 1912 was its president. He not only rendered valuable and efficient service on various committees,

but was jealous of the good name and reputation of the profession. He aimed at high ideals.

His was a strong character, square and honest in his dealings, and we always knew just where to find him. He possessed a good mind—had fine literary tastes and enjoyed good reading.

His affability and genial nature made warm friends among his associates and local agents and his superior ability everywhere commanded their respect.

“ There is no death ; what seems so is transition,
This life of mortal breath
Is but a suburb of the life elysian,
Whose portals we call death.”

In this transition of Mr. Woodbury, the business loses an able underwriter; the fraternity a true and steadfast friend, his home city a useful and public spirited citizen; the church a loyal supporter and his family an affectionate, kind and generous husband and father,—and to these we extend our sincere sympathy and our best wishes in their loss, sorrow and bereavement.

L. J. BONAR, Chairman,

A. R. MONROE,

ROBT. L. RAYNOLDS,

Committee.



COL. WALTER P. BENTON

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF COL. WALTER P. BENTON

Born at Richmond, Ind., August 16, 1854
Died at Indianapolis, Ind., May 28, 1921

Walter P. Benton, an old and honored member of this Association, passed from this life at Indianapolis, Ind., May 28, 1921.

Born at Richmond, Indiana, August 16, 1854, his early training, after graduating at Earlham College, was in banking, located in his native city. At the age of thirty he went to Kansas, attracted there by the seemingly boundless opportunities offered by the great growing West. He engaged in banking there and subsequently as a local representative of fire insurance companies. In 1891 he returned to Indiana as State Agent of the Sun Insurance Office of London. For thirty years he held this position faithfully and with credit to himself and to the corporation he represented.

"Colonel" Benton, as he was affectionately called, possessed sterling qualities, a charming personality, enthusiastic in his work and tireless in the efforts toward the furtherance of the interests of his company. He was distinguished in his adherence to good insurance practices and served his state organization as president with honor, and for a number of years as secretary and treasurer—a post he held at the time of his death.

Happily married, he suffered the loss of his wife, whose maiden name was Miss Ada Peterson, in February, 1917. A daughter, Mrs. Edna B. Lohman, and three grandchildren survive him.

To his family and friends he leaves the rich heritage of love and affection, and this Association loses a loyal member. His memory will be revered by all with whom he came in contact during a long and useful life.

H. H. FREIDLEY, Chairman,
O. E. GREEN,
FRANK RITCHIE,

Committee.



JOSEPH L. WHITLOCK

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF JOSEPH L. WHITLOCK

Born in Mendham, N. J., June 19, 1849

Died in Hinsdale, Ill., June 2, 1921

Joseph L. Whitlock was born in Mendham, N. J., June 19, 1849, and died at the home of his daughter in Hinsdale, Ill., June 2, 1921.

He was educated at the Chester Institute of Hudson County, New Jersey, and at the age of 18 went to Chicago, entering the employ of the then largest insurance agency of that city. Later he became connected with the Commercial Insurance Company of Chicago as inspector. In 1872 he was made secretary of the National Fire Insurance Company of Chicago, afterwards going with the Royal as Special Agent and Adjuster until 1887, when he was selected by the Glens Falls Insurance Company to organize and manage a Western Department with headquarters at Chicago. In 1913 this department was moved to the home office of the company at Glens Falls, N. Y., and Mr. Whitlock was elected Vice-President of the company, continuing, however, as Western Manager up to June, 1918, when indications of failing health influenced his resignation. He returned to Chicago, having faithfully served the company for 37 years and actively in the business of insurance for more than a half century.

Mr. Whitlock had been president of the old Illinois State Board; president of The Fire Underwriters' Association of the Northwest; keeper of the golden egg of the Illinois Pond of the Blue Goose and served on many important committees of various insurance organizations.

While he was interested in and gave helpful service, officially and otherwise, to civic, philanthropic, fraternal and religious enterprises and was a right-minded and useful citizen, his life was quite wholly and intensely devoted to the practice of fire insurance, in which he had such a long, varied and valuable experience, and for which he had such a real liking, as to make him a conspicuous and unique personal factor in its annals.

He was more an initiator than an imitator in his business methods which often bore the distinctive marks of his individuality. With positive convictions and opinions he was delightfully tolerant of the opinions of others—disagreeing with gentlemanly courtesy.

With large-hearted affections and generous impulse, he loved his fellow-men, especially, perhaps his fellow-insurance men, and a multitude have been blessed with his interested and loyal friendship. He had a sincere regard for the “tie that binds.”

He was almost peculiar in the zeal, singleness of purpose and devotion with which he served the company employing him, believing that no other company was superior in worthiness, and he was fertile and felicitous in epigrammatic expressions of this belief. So, too, of his agents and employes—they were of “his family,” and he regarded them with fatherly consideration.

Mr. Whitlock’s death removes from the ranks of the living an honorable, faithful, loving and loved disciple of the gospel of fire insurance; but the influence of his life and personality is our heritage.

J. L. CUNNINGHAM, Chairman,

I. S. BLACKWELDER,

F. W. LITTLE, JR.,

Committee.



GUSTAV WOLLAEGER, Jr.

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF GUSTAV WALLAEGER, JR.

Born in Milwaukee, September 17, 1873

Died in Milwaukee, June 2, 1921

Gustav Wollaeger, Jr., was born in Milwaukee, September 17, 1873, and died at his home in Milwaukee, June 2, 1921, after a comparatively short life, considering the success obtained by him.

He was educated in the Milwaukee schools, finishing High School. He then attended Harvard University and upon graduating from same he attended Wisconsin University Law School, from which he graduated in 1897, and thereupon entered the practice of law in Milwaukee as a member of the law firm of Sheridan & Wollaeger.

In the year 1904 Mr. Wollaeger was prevailed upon to leave the practice of law and to accept the position of assistant secretary of the Concordia Fire Insurance Company of Milwaukee. Showing marked ability in his new work, he was made vice-president and general manager in the year 1906, and was promoted to the presidency in the year 1908, which position he held at the time of his death.

As President of the Concordia Fire Insurance Company, he rapidly became a strong factor in the insurance world and especially in the councils of the Western Insurance Bureau, for which organization he acted at various times as member of the Executive Committee, Conference Committee, Large Cities Committee and Uniform Forms Committee. He was called into many conferences on important matters in the insurance world and espe-

cially on legislative matters, in all of which his opinions were received with respect and consideration.

Mr. Wollaeger was a member of the Western Insurance Bureau, member of the Laws Committee of the National Board of Fire Underwriters, in addition to which he held many responsible positions outside of the insurance world; notably, as director of the Northwestern Lithograph Company, director of the Second Ward Savings Bank, vice-president and director of the Second Ward Securities Company, member of the Board of State Normal School Regents, and also held other positions of distinction and honor.

He was a member of the leading clubs and business organizations of Milwaukee and kept his interest and membership in the Blue Goose, whose members were always welcome in his office, and who consulted him frequently, receiving his best counsel and help.

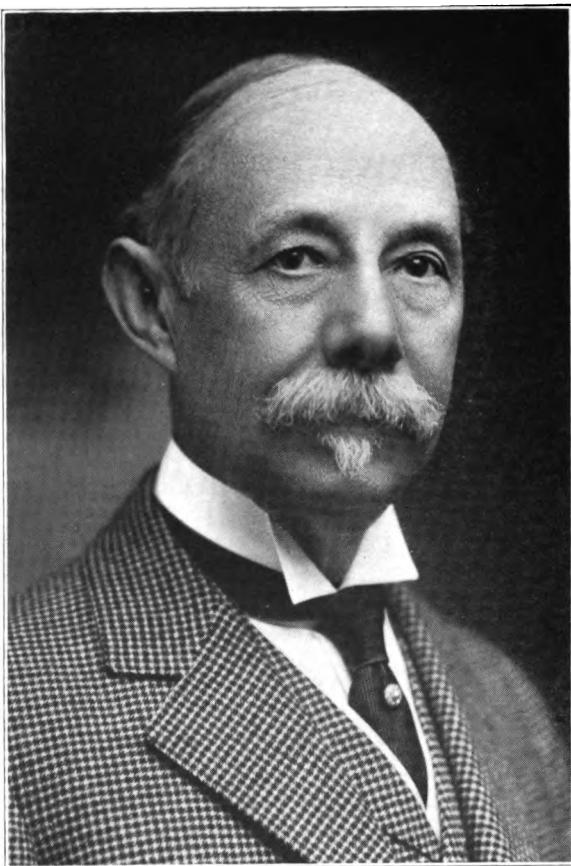
The death of Gustav Wollaeger, Jr., comes at a time when he was most valuable to the insurance fraternity, and he will be missed by all, especially those who met him in council and sought his advice, and by the many friends who were always received with a cheery welcome and smile.

FRED F. GORDON, Chairman,

CARL E. HILBERT,

R. H. WIEBEN,

Committee.



THEODORE F. SPEAR

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF THEODORE F. SPEAR

Born at Fairview, Guernsey County, Ohio, January 3, 1845
Died at Asbury Park, New Jersey, July 24, 1921

Theodore F. Spear was born at Fairview, Ohio, on the 3d day of January, 1845, and as a child came with his parents, Morgan Spear and Evelyn Spear, to Cincinnati. He was educated in the public schools, and began his business career in 1863, entering the employ of The Phoenix Insurance Company of Hartford, May 1st of that year.

Fifty-five years of intelligent, painstaking and efficient service was the record achieved by Mr. Spear on behalf of the Phoenix, he having held the responsible positions of Assistant General Agent and Associate Manager for the Western Department, at Cincinnati, Ohio, and of Assistant Secretary of the company, at Hartford, Connecticut. He was retired, at his own request, February 28, 1918, and thereafter made enjoyable use of his leisure.

He became a member of The Fire Underwriters' Association of the Northwest in 1875, and for over twenty years was a Life Member.

In 1869 he married Miss Anna DeCamp, daughter of Harvey DeCamp, at Cincinnati, and is survived by her and four children: Willard M. Spear and Clifford M. Spear of New York, Harry M. Spear of Cincinnati, and Mrs. Laura Spear Bell of Atlanta.

He was a member of the Masonic order, and a prominent member of the Methodist Episcopal Church, at Cincinnati, until his membership was transferred to Asbury Park, New Jersey,

in recent years. His influence in the church he loved extended far beyond his immediate connection.

Mr. Spear was distinguished for the kindness of his heart, the unaffected simplicity of his manners, and his genuine Christian benevolence.

In the life of Mr. Spear he preached and practiced the gospel of sunshine and happiness; for religion to him meant joy, peace and helpfulness to those about him.

Quiet and unassuming in his habits, his well-trained mind and loving heart were filled with the strongest affection for his family, his church and his countless friends.

Mr. Spear, a Christian serene and unafraid, with his face toward God, went home a few Sunday mornings ago. Death came to him quietly and peacefully on the Sabbath day, which had always meant so much to him in his enjoyment of the gifts of his Creator.

They carried him back to the old home in Cincinnati, and laid him to rest in the valley, beside the friends of other years. There the old neighbors and friends came and covered his great heart with roses, and out where the white stars keep hopeful watch, they left him, resting, sleeping, dreaming, until the morning breaks.

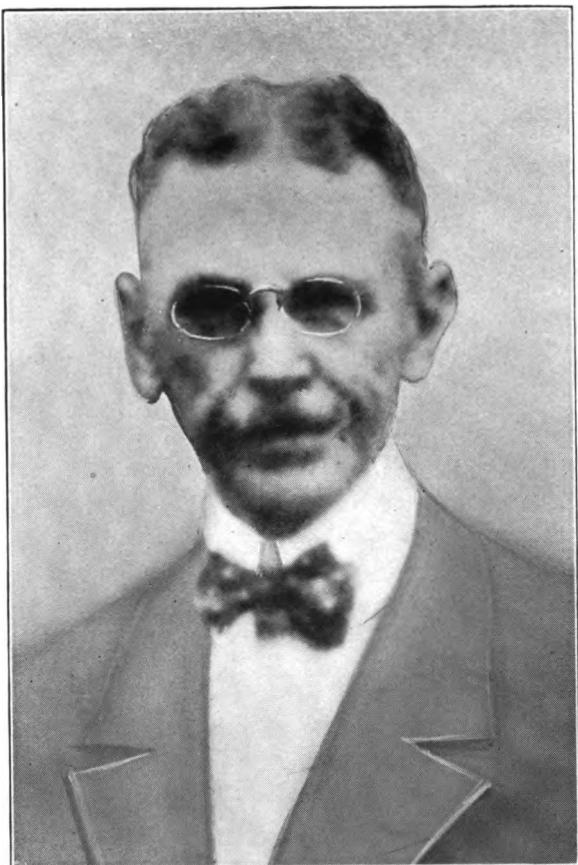
“Well done, thou good and faithful servant.”

JOHN F. DALE, Chairman,

GEO. M. LOVEJOY,

FRED W. BOWERS,

Committee.



WILLIAM CARR BURLEIGH

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF WILLIAM CARR BURLEIGH

Born Grand Rapids, Michigan, September 17, 1860

Died at Minneapolis, Minn., September 21, 1921

Mr. Burleigh was born at Grand Rapids, Michigan, September 17, 1860, and died at Minneapolis, Minnesota, September 21, 1921, leaving a devoted wife and a very large number of friends who sincerely mourn his loss.

He was educated in "The Young Man's College" at Aurora, Illinois, and had his first business experience at Pontiac, Illinois, as dealer in real estate and local agent for several fire insurance companies.

He was subsequently, for about twelve years, Special Agent and Adjuster for the Queen Insurance Company, traveling in Illinois, Iowa, Missouri, Wisconsin, Minnesota, the Dakotas, Kansas and Nebraska. During most of this time he lived at Marshalltown, Iowa.

On January 1, 1900, he established the Northwestern Branch of the Western Adjustment & Inspection Company at Minneapolis, Minnesota, and served, with conspicuous ability, in the capacity of Manager continuously from that date until the day of his death.

At the time he terminated his connection with the Queen Insurance Company, Jos. M. Rogers, then Western Manager of that Company, said of him: "He is one of the best Adjusters in the west, and is fully competent to attend to any loss. His habits are excellent and his integrity of the highest order." No one at this date could justly subtract anything from that

statement, and there is no need to add very much to it, for the simple truth needs little elaboration.

Mr. Burleigh was a plain, unpretentious, honest man, courteous and just to all with whom he came in contact. He served the insurance companies with skill and fidelity of purpose and yet with a most careful regard for the interests of those who had suffered loss.

Such qualities of mind and character could not do other than evolve a personality which impressed itself indelibly on all.

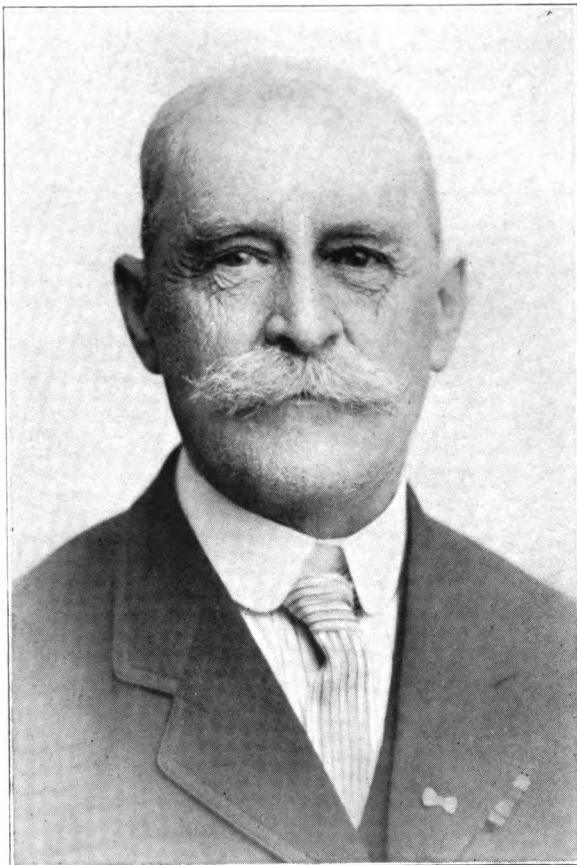
He will never be forgotten by his many friends and associates.

WALTER H. COBBAN, Chairman,

LEWIS F. DANIEL,

W. E. MARINER,

Committee.



ROGER SWIRE

In Memoriam

REPORT OF COMMITTEE ON THE DEATH OF ROGER SWIRE

Born, Island of Jamaica, British W. I., November 29, 1849
Died at Iowa City, Iowa, September 18, 1921

Roger Swire was born on November 29, 1849, on the Island of Jamaica, British W. I., and at the age of sixteen was sent to distant relatives in the City of Davenport, Iowa, making the trip alone.

He began his insurance career at an early age, as office boy in the local agency of Smith & Plaster, Dubuque, Iowa, subsequently removing to Iowa City, Iowa, at which point, in 1886, he opened a local agency and, due to his untiring efforts and energy, the attention of the German-American Insurance Company (now the Great American) was directed to him and he was in 1889 appointed their Iowa Special Agent, since which time he has had charge of their Iowa business, building a wonderfully successful and profitable plant for the company, to whose interests he was devoted.

Mr. Swire was always a hard, faithful, conscientious worker, beloved by his associates, and above all a thorough Christian, holding for years the office of Senior Warden of the Episcopal Church in Iowa City, Iowa, where he was dearly loved.

In the death of Mr. Swire this Association loses one of its strong members, and the insurance fraternity a loyal, consistent friend.

Mr. Swire is survived by his wife, two daughters and a son, to whom we extend our deepest sympathy.

E. S. PHELPS, *Chairman*;

J. C. BAUCH,

W. E. ATWATER,

Committee.

MEETING OF THE BOARD OF DIRECTORS.

October 7, 1921.

Minutes of the meeting of the Board of Directors of the Fire Underwriters Association of the Northwest held October 7, 1921, in the Library of the Association at 10 a. m. Members present: President Phelps, Secretary Hosmer, Treasurer Jacobs. Directors: Buckman, Clark.

Upon motion by Mr. Buckman, seconded by Mr. Clark, the Board confirmed the election of the following officers for the ensuing year:

E. S. Phelps, President; Charles J. Richman, Vice-President; Robert C. Hosmer, Secretary; A. S. Jacobs, Treasurer. Junius M. Clark, R. A. Buckman, W. A. Clemonds, Directors.

Upon motion by Mr. Jacobs, seconded by Mr. Clark, the President's appointment of Mr. Buckman as Chairman of the Finance Committee was approved.

Upon motion by Mr. Clark, seconded by Mr. Hosmer, the Chairman of the Finance Committee was authorized to sign checks in the absence of the President.

Moved and seconded that the newly elected Treasurer be required to secure a bond in favor of the Association in the sum of \$2,500. Motion carried.

Moved and seconded that the salaries of the Secretary and Treasurer be fixed at \$250 for the coming year. Motion carried.

Moved and seconded that the Speakers at the last Annual Meeting be asked to present their bills of expense and be thanked for their contribution to the program. Motion carried.

Moved and seconded that the President, Secretary and Treasurer be appointed a Committee of three on the publication of the 1921 Proceedings. Motion carried.

Moved and seconded that the appointment of Miss Janet C. McFarland to read the proof of the 1921 proceedings be approved. Motion carried.

Moved and seconded that an appropriation of \$100 be made Miss McFarland for reading the proof of the 1921 Proceedings. Motion carried.

Moved and seconded that all bills of expense of officers of the Association in connection with the 1921 Meeting be approved and paid. Motion carried.

It was the unanimous opinion of the Directors present that the use of the identification badges be continued at the coming meeting in 1922.

Moved and seconded that the Annual Meeting of the Fire Underwriters Association of the Northwest be held at the La Salle Hotel on October 18th, 19th, 1922, and that Secretary Hosmer and Treasurer Jacobs and Director Buckman be appointed a Committee to make suitable arrangements with the La Salle Hotel for the Meeting on the dates named. Motion carried.

Moved and seconded that the thanks of the Association be extended to the Chicago Historical Society, Mr. C. E. Jennings and others who contributed to the exhibition of relics shown at the 50th Anniversary Meeting. Motion carried.

Moved and seconded that the Secretary be instructed to extend the thanks of the Association to Mr. D. H. Dresser for the medal presented to the Association by him being a medal worn by one of the adjusters of the Great Chicago Fire.

Meeting adjourned upon motion.

ALPHABETICAL LIST OF PAPERS

Read Before the

FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST
From 1871 to 1920, inclusive.

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*ANDREWS, D. W.	1894	Grand Haven, Mich.,	Ind. Adjuster.	
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Arimond, E. J.	1908	440 Broadway, Milwaukee, Wis.,	State Agent,	Caledonian Insurance Co.
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Bailey, Chas. L.	1915	Care of J. W. Bailey, Tabor Opera Block, Denver, Colo.,		
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*BATCHELDER, G. H.	1896	76 William St., New York	Vice-President,	Pennsylvania Fire Insurance Co.
Bates, Chas. G.	1914	Plymouth Bldg., Minneapolis, Minn.,	General Adjuster.	
Battershill, John	1915	220 Dwight Bldg., Kansas City, Mo.,	State Agent,	Firemen's Insurance Co., Newark, N. J.
Bauch, J. C.	1912	2226 Clark St., Des Moines, Iowa,	Special Agent,	American Alliance Insurance Co. and Great American Insurance Co.
Baude, A.	1911	515 Dime Bank Bldg., Detroit, Mich.,	State Agent,	Queen Insurance Co.
Bauer, John	1916	605 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Royal Exchange Assurance.
Baumann, W. A.	1907	200-202 Exchange Bldg., Winona, Minn.,	General Agent,	Baumann & Gordon.

* Life member.

MEMBERSHIP DIRECTORY.

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NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Bawden, E. T.	1899	1315 Fourth Ave., Davenport, Iowa,	Adjuster,	Western Adjusting & Inspection Co.
Bawden, Jas. A.	1907	619 Occidental Bldg., Indianapolis, Ind.,	State Agent,	American Insurance Company of Newark.
Baxter, R. E.	1918	921 23 Hammond Bldg., Detroit, Mich.,	.....	The Haskins Agency Company, Inc.
Baylies, W. G.	1915	1007 Hartman Bldg., Columbus, Ohio,	State Agent,	Aetna Insurance Co.
Bean, Bennett B.	1918	201 Trust Bldg., Lexington, Ky.,	Special Agent,	Commercial Union Assurance Co.
Bean, Charles Y.	1921	804 National City Bank Bldg., Indianapolis, Ind.,	State Agent,	Norwich Union Fire Insurance Society.
Bean, Lawrence R.	1921	394 Ludlow Arcade, Dayton, Ohio,	Special Agent,	London & Lancashire Insurance Co.
Beck, Jos. W.	1908	56 Richton Ave., Detroit, Mich.,	State Agent,	Northern Insurance Co. of New York.
Beggs, Will J.	1910	840 Leader-News Bldg., Cleveland, Ohio,	Vice-President,	James & Manchester Company.
Belcher, Rudolph	1917	1903 175 W. Jackson Blvd., Chicago, Ill.,	General Manager,	Western Insurance Bureau.
*BELL, G. H.	1895	175 W. Jackson Blvd., Chicago, Ill.,	Manager,	National Fire of Hartford.
Benallack, Wm. T.	1904	208 Penobscot Bldg., Detroit, Mich.,	Agency Supt., Retired.	Michigan Fire & Marine Insurance Co.
*BENNETT, H.	1886	Box 665, Cedar Rapids, Iowa,	Member of Firm,	New York Underwriters Agency.
*BENNETT, R. M.	1896	100 William St., New York,	Cook County Mgr.,	Sun Insurance Office.
Bennett, Robert L.	1920	76 W. Monroe St., Chicago, Ill.,	Manager Cook County Dept.,	Hartford Fire Insurance Co.
Bennett, Wm. L.	1898	39 S. La Salle St., Chicago, Ill.,	.....	.....
Berger, R. M.	1921	602 37 S. Wabash Ave., Chicago, Ill.,	Manager,	Illinois Audit Bureau.
Berry, Henry F.	1921	206 Hartman Bldg., Columbus, Ohio,	Special Agent,	New Hampshire Fire Insurance Co.
Berry, Norman B.	1911	514 Insurance Life Bldg., Nashville, Tenn.,	Special Agent,	Aetna Insurance Co.
Bertiaux, Fred C.	1921	1010 Fisher Bldg., Chicago, Ill.,	State Agent,	Westchester Fire Insurance Co.
Bertolin, Ralph W.	1921	311 Gas & Electric Bldg., Denver, Colo.,	Asst. General Agent,	E. J. Miller General Agency.
Bird, Robe	1919	First National Bank Bldg., Milwaukee, Wis.,	2nd Vice-President,	Milwaukee Mechanics Insurance Co.
Bisbee, Warren Tyler	1918	2037 175 W. Jackson Blvd., Chicago, Ill.,	Manager City Dept.,	Marsh & McLennan.
*BLACKWELDER, I. S.	1872	1029 175 W. Jackson Blvd., Chicago, Ill.,	Assistant Secretary,	Western Union.
Blackard, Clyde W.	1921	258-60 Lemeke Annex, Indianapolis, Ind.,	Special Agent,	Insurance Co. of North America.
Blanchard, W. A.	1921	108 Capitol National Bank Bldg., Lansing, Mich.,	Special Agent,	Phoenix Insurance Co., Hartford, Conn.
Blinn, H. A.	1917	415 Bitting Bldg., Wichita, Kan.,	Branch Manager,	Kansas Inspection Bureau.
Bliven, Edward	1906	701 Free Press Bldg., Detroit, Mich.,	Special Agent,	Insurance Co. State of Pennsylvania.
*BLIVEN, WAITE	1890	308 Walnut St., Philadelphia, Pa.,	Vice-President,	Insurance Co. State of Pennsylvania.
Blodgett, Wm. A.	1906	123 William St., New York, N. Y.,	.....	Care of Fred S. James & Co.
*BLOOM, NELSON A.	1888	310 Fort St., W., Detroit, Mich.,	State Agent,	Continental Insurance Co.
*BLOSSOM, GEO. W.	1889	175 W. Jackson Blvd., Chicago, Ill.,	U. S. Manager,	Fred S. James & Co.

* Life member.

FIFTIETH ANNIVERSARY MEETING.

NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Blume, Herman A.	1920	1215 Ford Bldg., Detroit, Mich.,	Special Agent,	London & Lancashire Insurance Co.
Boardman, Wm. W. W.	1920	A. O. U. W. Bldg., Fargo, N. D.,	Special Agent	{ Liverpool & London & Globe Ins. Co. Star Insurance Co.
Bobb, Bert C.	1911	1756 W. Main St., Decatur, Ill.,	Special Agent,	{ London & Lancashire Fire Ins. Co. Orient Insurance Co.
Bogart, C. R.	1918	551 Pierce Bldg., St. Louis, Mo.,	State Agent,	Connecticut Fire Insurance Co.
Bogue, Henry L.	1919	531 175 W. Jackson Blvd., Chi- cago, Ill.,	Examiner, State Agent,	Union of Canton. Insurance Co. of North America.
*BONAR, L. J.	1896	101 Bird Bldg., Mansfield, Ohio,	Agency Supt.,	Milwaukee Mechanics' Insurance Co.
*BONING, HERBERT E.	1896	Mason and East Water Sta., Milwaukee, Wis.,	Asst. General Agent,	Hartford Fire Insurance Co.
Born, W. C.	1898	39 S. La Salle St., Chicago, Ill.,	State Agent,	Hanover Fire Insurance Co.
Borrett, C. W.	1913	1012 W. Thirty-ninth St., Des Moines, Iowa,	Adjuster.	
Bort, L. W.	1900	222 Goodwin Block, Beloit, Wis.,	Secretary,	Rossia Insurance Co.
Boes, T. B.	1917	1565 Board St., Hartford, Conn.,	Special Agent,	Great American of New York.
Bouldrie, A. L.	1919	Box 601 Marshfield, Wis.,	State Agent,	Springfield Fire & Marine Ins. Co.
Bowe, Ernest C.	1917	925 New York Life Bldg., Minneapolis, Minn.,	Local Agent, Vice-President,	Michigan Investment Agency. Connecticut Fire Insurance Co.
Bowen, H. E.	1919	Cor. Griswold & Larned St., Detroit, Mich.,	Gen. Agent Western Live Stock Dept.,	Hartford Fire Insurance Co.
*BOWERS, F. W.	1897	30 Trinity St., Hartford, Conn.,	Supt. of Agencies,	Royal Insurance Co.
Boyd, Frank M.	1918	39 S. La Salle St., Chicago, Ill.,	Special Agent,	London & Lancashire Fire Ins. Co.
Boyd, Horace W.	1904	209 W. Jackson Blvd., Chi- cago, Ill.,	General Agent.	
Bozdech, William J.	1919	901 39 S. La Salle St., Chicago, Ill.,	Special Agent,	
Braniff, Thos. E.	1909	740 W. Twentieth St., Okla- homa City, Okla.,	Special Agent,	Queen Insurance Co.
Braniff, W. H.	1919	204 Boston Bldg., Denver, Colo.,	Inspector,	General Inspection Co.
*BRANT, J. A.	1886	1236 Plymouth Bldg., Min- neapolis, Minn.,	Special Agent,	Hartford Fire Insurance Co.
Bray, C. O.	1915	1414 Merchants Bank Bldg., Indianapolis, Ind.,	Special Agent,	Liberty Fire Insurance Co. of St. Louis.
Breen, Frank J.	1919	175 W. Jackson Blvd., Chi- cago, Ill.,	Special Agent,	Automobile Insurance Co. of Hartford.
Bright, James E.	1921	306 Hubbell Bldg., Des Moines, Iowa,	Special Agent,	Niagara Fire Insurance Co.
Brinsmaid, G. W.	1919	319 Sloan Bldg., Cleveland, Ohio,	State Agent,	Mercantile Insurance Co. of America.
Britton, Frank L.	1918	701 Jackson St., Topeka, Kan.,	Special Agent,	Hartford Fire Insurance Co.
Broe, Wm. M.	1915	Pierce Bldg., St. Louis, Mo.	Special Agent,	Northwestern National Ins. Co. of Mil.
Bromley, W. H.	1913	144 N. Delaware St., Indian- apolis, Ind.,	Special Agent,	Caledonian Fire Insurance Co.
Bronston, W. H.	1920	802-4 Fidelity Trust Bldg., Indianapolis, Ind.,	Special Agent,	National Liberty Fire Insurance Co.
Brooks, Herbert M.	1908	324 Bushnell Bldg., Spring- field, Ohio,	State Agent,	New York Underwriters.
Brooks, John W.	1903	Montauk Club, Brooklyn, N.Y.	Supt. of Agents,	New Zealand Insurance Co.
Brough, Chas.	1915	912 Sharp Bldg., Kansas City, Mo.,		
Brown, F. N.	1919	90 William St., New York City, N. Y.,		

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
*BROWN, GRANT R.	1897	336 Ford Building, Great Falls, Mont.,	State Agent,	Liverpool & London & Globe Ins. Co.
Brown, J. C.	1920	416 Caswell Bldg., Milwaukee, Wis.,	State Agent,	National Liberty Ins. Co. of America.
Brown, James B., Jr.	1909	411 Ideal Bldg., Denver, Colo.,	State Agent,	Sun Insurance Office.
Brown, John R.	1907	2nd Floor Tenny Block, Madison, Wis.,	Supt. of Agencies,	Fish & Schulkamp.
Brown, Marland E.	1914	Chicago, Ill.,		
Brown, Martin	1911	604 Central State Bank, Jackson, Mich.,	State Agent,	Royal Insurance Co. Newark Fire Insurance Co.
*BROWN, WM. C.	1896	1104 Pierce Bldg., St. Louis, Mo.,	State Agent,	Pennsylvania Fire Insurance Co.
Browne, W. C.	1919	1903 175 W. Jackson Blvd., Chicago, Ill.,	Manager,	Western Sprinkled Risk Association.
Bruen, Robert L.	1912	944 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	British American Assurance Co. Western Assurance Co.
Buck, Randolph	1903	1064 175 W. Jackson Blvd., Chicago, Ill.,	Asst. Manager,	Western Factory Association.
Buckingham, M. C.	1919	525-6 Lemcke Bldg., Indianapolis, Ind.,	State Agent,	Great American Insurance Co.
Buckman, Fred D.	1911	39 S. La Salle St., Chicago, Ill.,	City Superintendent,	London & Lancashire Fire Ins. Co., Ltd.
Buckman, Royal A.	1906	209 W. Jackson Blvd., Chicago, Ill.,	Supt. Auto Dept.,	Royal Insurance Co., Ltd.
Bucknell, Robert R.	1921	Box 547 Jackson, Mich.,	Special Agent,	Continental Fire Ins. Co.
Bueneman, J. P.	1915	39 S. La Salle St., Chicago, Ill.,	Asst. Gen. Manager,	Western Adjustment & Inspection Co.
Bulau, A. E.	1921	1007 Hartman Bldg., Columbus, Ohio,	Special Agent,	Aetna Insurance Co.
*BURKE, F. H.	1897	941 175 W. Jackson Blvd., Chicago, Ill.,	Asst. Manager,	Fire Association.
Burke, Geo. J.	1911	25 E. Ohio St., Indianapolis, Ind.,	State Agent,	Scottish Union & National Ins. Co.
Burmaster, H. J.	1921	777 Brandeis Theater Bldg., Omaha, Neb.,	State Agent,	Fidelity-Phenix Fire Ins. Co.
Burnley, J. P.	1921	402 New York Life Bldg., Kansas City, Mo.,	Special Agent,	St. Paul Fire & Marine Insurance Co.
Burrous, Herbert V.	1917	1633 175 W. Jackson Blvd., Chicago, Ill.,	Western Manager,	Starkweather & Shepley.
Bush, Harvey A.	1918	1700 76 W. Monroe St., Chicago, Ill.,	Asst. Manager,	Fireman's Fund Insurance Co.
*BUSH, J. B.	1896	1003 Waldheim Bldg., Kansas City, Mo.,	Special Agent,	Niagara Fire Insurance Co.
Buswell, F. C.	1904	56 Cedar St., New York, N. Y.,	Vice-President,	Home Insurance Company.
Butler, Thomas J.	1920	Dublin, Ind.,	Special Agent,	American of Newark.
Byler, W. S.	1919	Box 641 Aberdeen,, S. D.,		Fireman's Fund Insurance Co. Home Fire & Marine Insurance Co.
Cadman, P. W.	1904	Citronelle, Ala.,	Retired.	
Cady, E. C.	1919	Burlington, Iowa,	Special Agent,	Continental Insurance Co.
Cady, George L., Jr.	1921	Decatur, Ill.,	Special Agent,	National Liberty Insurance Co.
Caldwell, Charles	1906	Box 1383, Lincoln, Neb.,	State Agent,	Liverpool & London & Globe Ins. Co.
Caldwell, Homer	1916	801 Jefferson Bldg., Peoria, Ill.,	State Agent,	Springfield Fire & Marine Ins. Co.
Caldwell, J. T.	1900	1321 175 W. Jackson Blvd., Chicago, Ill.,	General Agent,	Millers National Insurance Co.
Caldwell, Nicholas J.	1920	Grand Island, Neb.,	State Agent,	National Union of Pittsburg.
Caldwell, Robert E.	1921	York, Neb.,	Special Agent,	Springfield Fire & Marine Ins. Co.
Calhoun, W. B.	1904	215-17 Brunder Bldg., Milwaukee, Wis.,	.....	Calhoun Insurance Agency.
Callahan, H. M.	1918	620 Securities Bldg., Des Moines, Iowa,	Special Agent,	Aetna Insurance Co.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
*CALLEY, E. J.	1890	1766 175 W. Jackson Blvd., Chicago, Ill.	Retired,	London Assurance Co.
Cameron, Eugene B.	1921	1890 E. 97th St., Cleveland, Ohio.	State Agent,	Westchester Fire Insurance Co.
Cameron, P. F.	1906	1337 175 W. Jackson Blvd., Chicago, Ill.	Local Agent.	
Campbell, Osborn A.	1919	208 Penobscot Bldg., Detroit, Mich.	State Agent.	Michigan Fire & Marine Insurance Co.
Cane, Thos. J.	1920	1306 N. Washington Ave., Minneapolis, Minn.	Special Agent,	Great American Fire Insurance Co.
Canterbury, W. P.	1921	228 Plymouth Bldg., Minneapolis, Minn.	Special Agent,	Westchester Fire Insurance Co.
Cargill, Frank G.	1911	1437 175 W. Jackson Blvd., Chicago,	State Agent,	{ Delaware Und. Dept., Phila., Pa. Commonwealth Insurance Co. of N. Y. Mercantile Insurance Co. of America.
*CARLISLE, E. G.	1892	209 W. Jackson Blvd., Chicago, Ill.	Asst. Manager,	Springfield Fire & Marine Insurance Co.
*CARLISLE, HENRY W.	1894	2037 175 W. Jackson Blvd., Chicago, Ill.	.....	Marsh & McLennan.
Carmichael, H. M.	1913	109 W. Jackson Blvd., Chicago.	Manager,	Oil Insurance Association.
Carpenter, Benj. C.	1917	106 Mutual Bank Blvd., Wheeling, W. Va.	State Agent,	New York Underwriters.
*CARPENTER, J. D.	1896	204 Des Moines Bldg., Des Moines, Iowa.	State Agent,	Queen Insurance Company.
*CARR, J. H.	1897	39 S. La Salle St., Chicago, Ill.	General Agent,	Hartford Fire Insurance Co.
Carson, A. S.	1915*	1953 175 W. Jackson Blvd., Chicago, Ill.	Adjuster.	
Carson, G. Reynolds	1919	Kenyon Bldg., Louisville, Ky.	Special Agent,	Boston & Old Colony Insurance Co.
Carter, C. M.	1907	1104 Dime Bank Bldg., Detroit, Mich.	Agency Supt.,	Detroit Insurance Agency.
Cartwright, C. W.	1904	215 New York Life Bldg., Minneapolis, Minn.	Special Agent,	Northern Assurance Co.
Carvalho, Bertram N.	1916	1565 Broad St., Hartford, Conn.	President,	Globe Underwriters Exchange, Inc.
Cashel, John R.	1918	8 E. Long St., Columbus, Ohio.	Special Agent,	Norwich Union Fire Office.
Casper, H. G.	1907	343 Dearborn St., Chicago, Ill.	Asst. Manager,	Westchester Fire Insurance Co.
Casper, Wm. H.	1909	38 University Bldg., Milwaukee, Wis.	Adjuster,	Western Adjusting & Inspection Co.
Cassell, J. Lewis	1913	1766 175 W. Jackson Blvd., Chicago, Ill.	State Agent,	London Assurance Corporation.
*CATE, S. E.	1887	76 William St., New York, N. Y.	State Agent,	North British & Mercantile Ins. Co.
Cavanagh, W. A.	1899	1005 175 W. Jackson Blvd., Chicago, Ill.	Special Agent,	New Zealand Insurance Co., Ltd.
Cavanaugh, Glenn L.	1917	Omaha, Neb.	.....	Glenn L. Cavanaugh Company.
*CHAMBERLIN, W. O.	1887	301-3 Southern Title Bldg., San Diego, Cal.	.....	Chamberlin Insurance Agency.
Champlin, Richard J.	1911	175 W. Jackson Blvd., Chicago, Ill.	.....	National Insurance Co. of Hartford.
Chapin, Orne W.	1908	312 Barker Block, Omaha, Neb.	Manager,	
*CHAPMAN, W. A.	1888	76 W. Monroe St., Chicago, Ill.	Manager,	Fireman's Fund Insurance Co.
Charlton, Thos. F.	1915	818 Merchants National Bank Bldg., St. Paul, Minn.	Manager,	Western Adjustment & Inspection Co.
Chase, Frank S.	1909	305 Vale St., Bloomington, Ill.	Special Agent,	New Hampshire Fire Insurance Co.
Chase, J. C.	1917	1226 Pierce Bldg., St. Louis, Mo.	State Agent,	Sun Insurance Office.
Chatterton, John L.	1920	1320 Farnum St., Omaha, Neb.	State Agent,	New York Underwriters' Agency.

* Life member.

NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Chidester, B. H.	1918	Bushnell, Ill.,	General Agent.	
Chittenden, Jas. F.	1913	902 Lincoln Bldg., Louisville, Ky.	State Agent,	Philadelphia Underwriters.
Chivington, Paul V.	1920	175 S. High St., Columbus, Ohio,	Special Agent,	Westchester Fire Insurance Co.
Chrissinger, H. B.	1917	1209 233 W. Jackson Blvd., Chicago, Ill.,	Asst. Manager,	National Inspection Co.
Christ, August H.	1917	205 Bryant Bldg., Kansas City, Mo.,	Local Agent Retired.	Tilhof & Christ.
*CHUBB, WM.	1897	Wyneote, Pa.,		
Church, F. E.	1916	505 First Nat. Soo Line Bldg., Minneapolis, Minn.,	State Agent,	National Union Fire Insurance Co.
Ciszel, W. J.	1919	544 Jackson St., Milwaukee, Wis.,	Special Agent,	Queen Insurance Co.
Clark, Floyd W.	1920	1519 Dime Bank Bldg., De- troit, Mich.,	State Agent,	Fireman's Fund Insurance Co.
Clark, Herbert A.	1914	207 N. Michigan Ave., Chi- cago, Ill.,	Manager,	National Liberty Fire Insurance Co.
Clark, Hubert J.	1921	Box 559 Oklahoma City, Okla.,	Chief Engineer	Oklahoma Inspection Bureau.
Clark, Junius M.	1914	Merchants Bank Bldg., Indian- apolis, Ind.,	State Agent,	New York Underwriters Agency.
Clark, Louis W.	1916	936 City National Bank Bldg., Omaha, Neb.,	Specia! Agent,	London & Lancashire Insurance Co.
Clark, Montgomery	1905	1105 175 W. Jackson Blvd., Chicago, Ill.,	General Agent,	Hanover Fire Insurance Co.
Clarke, Fred B.	1919	1327 Pierce Bldg., St. Louis, Mo.,	Manager,	Missouri Audit Bureau.
Claussen, Carl	1906	39 S. La Salle St., Chicago, Ill.,	Agency Supt.,	London & Lancashire & Orient Ins. Co.
Clayton, H. W.	1902	Deshler Hotel, Columbus, Ohio,	State Agent,	National Liberty Insurance Co.
Cleary, W. W.	1920	108 N. Delaware St., Indian- apolis, Ind.,	Executive. Special Agent,	Union Insurance Co. of Indiana.
*CLEMONS, W. H.	1897	Mercantile Library Bldg., Cin- cinnati, Ohio,	Manager,	Western Adjustment & Inspection Co.
Cleveland, Geo. W.	1903	1200 Real Estate Exchange, Detroit, Mich.,	Manager,	Michigan Inspection Bureau.
Clinton, J. H.	1912	Franklin Bldg., Columbus, Ohio,	Special Agent and Ad- juster,	Home Insurance Co., New York.
Clothier, A. A.	1909	323 Plymouth Bldg., Minne- apolis, Minn.,	State Agent,	Fireman's Insurance Co., Newark.
Cloud, Jos. A.	1901	1318 First National Bank Bldg., Cincinnati, Ohio,	Field Representative,	Eagle Star & British Dominion.
*CLOUGH, ALLEN E.	1892	123 William St., New York City, N. Y.,	Secy. Committee on Losses and Adjust- ments,	New York Board of Underwriters.
Coates, Chas. H.	1914	709 Sixth Ave., New York City, N. Y.,	President,	National Liberty Insurance Co.
Coates, G. L.	1920	106 Broadway Bldg., Milwau- kee, Wis.,	Special Agent,	British American & Western Ins. Co.
Cobban, Walter H.	1919	1126 Plymouth Bldg., Minne- apolis, Minn.,	Manager,	Underwriters Adjusting Co.
Cochran, J. W.	1921	Fourth and Walnut Sts., Phila- delphia, Pa.,	Vice-President,	Fire Association of Pennsylvania.
Cochran, Samuel P.	1903	P. O. Box 119, Dallas, Tex.,	General Agent,	Tregevant & Cochran.
Coen, James T.	1919	115 Kitchell Ave., Olney, Ill.,	Special Agent,	Home Insurance Co.
Coffin, Ross E.	1921	258 Lemcke Annex, Indian- apolis, Ind.,	Special Agent,	Insurance Co. of North America.
Coffman, D. Paul	1919	331 Union St., Lincoln, Ill.,	Special Agent,	New York Underwriters Agency.
Colbrunn, Herman F.	1919	771 W. Jackson Blvd., Chi- cago, Ill.,	Asst. Manager,	Underwriters' Salvage Corporation.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Cole, A. M.	1909	510 Alliance Bank Bldg., Alliance, Ohio,	Special Agent,	Commercial Union Assurance Co., Ltd. Palatine Insurance Co., Ltd., London.
Cole, Elmer E., Jr.,	1915	3rd Floor, North Memphis Savings Bank Bldg., Memphis, Tenn.,	Manager,	National Union of Pittsburg.
Coleman, Geo. H.	1906	175 W. Jackson Blvd., Chicago, Ill.,	Mgr. Cook Co. Dept.	Continental Fire Insurance Co.
Collins, C. F.	1911	1001 Sharp Bldg., Kansas City, Mo.,	State Agent,	Aetna Insurance Co.
Collins, Thomas F.	1921	551 Pierce Bldg., St. Louis, Mo.,	Special Agent,	Phoenix of Hartford.
Collins, W. E.	1919	456 Book Blvd., Detroit, Mich.,	State Agent,	Niagara Fire Insurance Co.
*COLSON, H. W.	1895	524 Heard Bldg., Phoenix, Ariz.,	Adjuster.	
Conick, H. C.	1915	175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Critchell, Miller, Whitney & Barbour. National Liberty Insurance Co.
Cooke, Russell D.	1920	Marietta, Ohio,	Special Agent,	
Cooper, R. H.	1919	175 S. High St., Columbus, Ohio,	Special Agent,	Hartford Fire Insurance Co.
*CORBET, J. C.	1894	642 Monadnock Bldg., Chicago, Ill.,	Manager,	Northern Assurance Co.
Cormany, Chas. E.	1910	33 New Insurance Bldg., Milwaukee, Wis.,	State Agent,	Scottish Union Insurance Co.
Cornell, F. H.	1915	137 S. La Salle St., Chicago, Ill.,	Manager Farm Dept.,	Home Insurance Co.
*CORNELL, H. F.	1890	111 Orchestra Place, Detroit, Mich.,		
Corroon, Richard A.	1918	68 William St., New York City, N. Y.,	President,	American Equitable Assurance Co., N. Y.
Corry, C. B.	1901	Hartman Bldg., Columbus, Ohio,	State Agent,	Liverpool & London & Globe Ins. Co.
Cowles, Byron K.	1902	925 New York Life Bldg., Minneapolis, Minn.,	State Agent,	Phoenix Insurance Co. of Hartford.
Cowles, Henry W.	1921	403 First Nat. Bank Bldg., Oklahoma City, Okla.,	Special Agent,	Glens Falls Insurance Co.
Cox, Eugene A.	1920	209 W. Jackson Blvd., Chicago, Ill.,	Inspector,	Royal Insurance Company.
Cox, W. Ayton	1920	1330 Pierce Bldg., St. Louis, Mo.,	Supt. Rating,	Missouri Inspection Bureau.
Crane, Dorman W.	1918	615 Hartman Bldg., Columbus, Ohio,	State Agent,	Boston & Old Colony Insurance Co.
Crary, O. F., Jr.	1920	420 Jackson St., Oshkosh, Wis.,	Special Agent,	Providence Washington Insurance Co.
Crawford, E. K.	1909	204 Swedish American Bank Bldg., Rockford, Ill.,	Asst. Manager,	Security Insurance Co., New Haven.
Criley, John R.	1916	172 Wisconsin St., Milwaukee, Wis.,	Manager,	Northwestern Underwriters Agency.
Crooks, J. W.	1921	Le Roy, Ohio,	Treasurer,	Ohio Farmers Insurance Co.
Cropsey, Robert E.	1919	944 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	National Fire Insurance Co. of Hartford.
*CROSLEY, GEO. R.	1891	Webster City, Iowa,	Special Agent,	British American Assurance Co.
Crossman, Alex F.	1919	Planters Hotel, 17 N. Clark St., Chicago, Ill.		Western Assurance Co.
Cullison, James B. Jr.,	1921	209 W. Jackson Blvd., Chicago, Ill.,	Manager Hail Dept.,	Aetna Insurance Co., Ins. Co. of North America, Springfield F. & M. Ins. Co.
*CUNNINGHAM, J. L.	1878	Glen Falls, N. Y.	Retired.	
Curry, H. E.	1921	510 Washington Arcade, Detroit, Mich.,	Special Agent,	Delaware Underwriters.
Curtin, Jos. F.	1913	625 Shelby St., Detroit, Mich.,	Special Agent,	Detroit Fire & Marine Insurance Co.
*CURTIS, CHAS. E.	1897	430 New Guardian Bldg., Cleveland, Ohio,	Adjuster.	
Curtis, E. C.	1921	205 Murray Bldg., Grand Rapids, Mich.,	Special Agent,	Queen Insurance Co.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Dafoe, C. A.	1917	1519 Dime Bank Bldg., Detroit, Mich.	State Agent,	Sun Insurance Office.
*DALE, JOHN F.	1896	P. O. Box 1037, Omaha, Neb.	State Agent,	Phoenix Insurance Co. of Hartford.
Daley, Andrew C.	1921	322 Securities Bldg., Des Moines, Iowa,	State Agent,	Phoenix of London.
Dalton, Henry L.	1906	209 W. Jackson Blvd., Chicago, Ill.	Supervising Underwriter,	Royal Insurance Co., Ltd.
Damkoehler, Frank	1907	Brumder Bldg., Milwaukee, Wis.,	Secretary,	Concordia Insurance Co.
Danforth, F. S.	1921	175 W. Jackson Blvd., Chicago, Ill.	Asst. Secretary,	Millers National Insurance Co.
Danforth, Ralph S.	1920	175 W. Jackson Blvd., Chicago, Ill.	Manager Auto Dept.,	Millers National Insurance Co.
Daniel, Frank R.	1921	912 First Wisconsin Nat. Bk. Bldg., Milwaukee, Wis.,	Chief Examiner,	Wisconsin Inspection Bureau.
Daniel, Lewis F.	1904	605 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Scottish Union & National Ins. Co.
*DANIEL, T. R.	1882	1821 Wilson Ave., South Pasadena, Cal.,	Retired.	
*DANIELS, W. H.	1891	1216 175 W. Jackson Blvd., Chicago, Ill.,	Adjuster.	
Darlington, Hart	1900	75 Maiden Lane.	U. S. Manager,	Norwich Union Fire Insurance Co.
Daseke, G. J.	1921	149 Lemcke Annex, Indianapolis, Ind.,	Special Agent,	Connecticut Fire Insurance Co.
Dauwalter, F. S.	1920	175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	
Davidson, M. S.	1917	39 S. La Salle St., Chicago, Ill.,	General Inspector,	National Fire Insurance Co., Hartford.
Davies, Geo. R.	1921	316 Fourth Ave., Pittsburgh, Pa.,	Manager,	Hartford Fire Insurance Co.
*DAVIES, JOHN E.	1889	1837 175 W. Jackson Blvd., Chicago, Ill.	Asst. General Agent,	Pittsburgh Underwriters.
Davis, Arthur B.	1909	950 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Aetna Insurance Co.
Davis, Cecil L.	1921	412 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Commonwealth & Mercantile Ins. Co.
Davis, Chas. W.	1907	523 Title Guaranty Bldg., St. Louis, Mo.,	Asst. Manager,	Queen Insurance Co.
Davis, Edw. A.	1911	111 Fourth St., Minneapolis, Minn.,	State Agent,	Liberty Fire Insurance Co. of St. Louis.
Davis, Frank J.	1918	801-2 Jefferson Bldg., Peoria, Ill.,	Special Agent,	Security Insurance Co. of New Haven.
Davis, Geo. P.	1908	76 William St., New York City, N. Y.,	Mgr. Brokerage and Service Dept.,	Springfield Fire & Marine Ins. Co.
Davis, John R.	1914	1324 Citizens Bldg., Cleveland, Ohio,		North British & Mercantile Ins. Co.
Davis, O. J.	1915	215 Hippodrome Bldg., Des Moines, Iowa,	State Agent,	Albert, Reese, Davis Co.
Davy, John	1914	202 Engineers Bldg., Cleveland, Ohio,	Special Agent,	Home Insurance Co.
Day, L. S.	1904	354 Pine St., San Francisco, Cal.,	Manager,	Western Assurance Co.
Deans, Wm. A.	1900	110 Sansome St., San Francisco, Cal.,	General Agent,	British Assurance Co.
Deatrick, C. T.	1902	Franklin Loan & Savings Bank, Columbus, Ohio,	State Agent,	Pacific Coast Auto Underwriter Conf'ce.
Deatrick, C. T., Jr.	1915	403 Grand Theater Bldg., Columbus, Ohio,	Special Agent,	Selbach & Deans.
De Clercq, Raphael,	1914	858 175 W. Jackson Blvd., Chicago, Ill.,	Asst. Mgr. Cook Co. Dept.,	Home Insurance Co. of New York.
Degenar, M. L.	1918	512 First St., Jackson, Mich.,	Special Agent,	Henry Clay Fire Ins. Co. of Kentucky.
Deiber, John F.	1915	304 R. A. Long Bldg., Kansas City, Mo.,	Special Agent,	Continental Insurance Co.
				Western Sprinkled Risk Association.
				Hartford Fire Insurance Co.

* Life member.

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Deimege, George J.	1917	900 W. Eighth St., Des Moines, Iowa,	President,	Central National Fire Insurance Co.
De Mott, Howard	1898	100 William St., New York City, N. Y.	Manager,	Reinsurance Bureau.
*De Roode, Holger	1880	1725 175 W. Jackson Blvd., Chicago, Ill.	Local Agent.	
Detmering, Louis H., Jr.	1920	920 First National Bank Bldg., Cincinnati, Ohio,	Special Agent,	
De Vries, Gerard H.	1917	912 Sharp Bldg., Kansas City, Mo.,	State Agent,	New York Underwriters Agency.
*De Witt, Carroll L.	1894	123 William St., New York City, N. Y.,	Asst. U. S. Manager,	General Fire Assurance Co. of Paris. Urbaine Fire Insurance Co. of Paris. Eagle, Star & British Dominions Insurance Co., Ltd.
Dickey, W. G.	1918	308 McCogne Bldg., Omaha, Neb.,	State Agent,	Fire Association of Pennsylvania.
Dickinson, H. N.	1919	Glens Falls, N. Y.,	Vice-President,	Glens Falls Insurance Co.
Dickinson, Horace K.	1919	621 Hammond Bldg., Detroit, Mich.,	State Agent,	Fire Association of Pennsylvania.
Dieck, George E.	1921	611 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Automobile Insurance Co. of Hartford.
Diggins, A. B.	1899	215 Holland Bldg., Springfield, Mo.,	State Agent,	Fireman's Fund Insurance Co.
Diller, W. A.	1919	326 W. Division St., Decatur Ill.,	Special Agent,	Fireman's Fund Insurance Co.
Dillon, Ray R.	1921	627 Farwell Bldg., Detroit, Mich.,	State Agent,	National Ben Franklin Fire Ins. Co.
Dinhaupt, Joseph C.	1920	1763 High St., Denver, Colo.,	Special Agent,	Milwaukee Mechanics Insurance Co.
Dixon, Guy E.	1916	416 American Bank Bldg., Kansas City, Mo.,	Secretary,	Great American Insurance Co.
Dodd, John A.	1920	8 E. Long St., Columbus, Ohio,	President,	American National Fire Insurance Co.
Doerfer, Edd. G.	1918	825 Frances Bldg., Sioux City, Iowa,	State Agent,	Globe National Fire Insurance Co.
Doling, O. W.	1914	28 Columbia Bldg., Topeka, Kan.,	State Agent,	Liverpool & London & Globe Ins. Co.
Doll, F. W.	1919	Pierce Bldg., St. Louis, Mo.,	Adjuster,	Mercantile Insurance Agency.
Donica, J. E.	1909	Highley Bldg., Cedar Rapids, Iowa,	Vice-President,	Farmers Insurance Company.
Dorger, Ambrose G.	1918	1309 First National Bank Bldg., Cincinnati, Ohio,	Manager,	New York Plate Glass Co.
Doten, Harry B.	1909	748 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	City of New York Insurance Co.
Downing, Howard G.	1919	175 W. Jackson Blvd., Chicago, Ill.,	Examiner,	National Fire Insurance Co. of Hartford.
Dox, Chas. E.	1900	902 39 S. La Salle St., Chicago, Ill.,	Manager,	London & Lancashire Fire Insurance Co.
Doyle, C. J.	1917	308-9 First National Bank Bldg., Springfield, Ill.,	Asso. Gen. Counsel,	Orient Insurance Co.
Dreih, John	1907	2019 175 W. Jackson Blvd., Chicago, Ill.,	Independent Adjuster,	National Board of Fire Underwriters.
Dresser, D. H.	1920	175 W. Jackson Blvd., Chicago, Ill.,	Agency Supt.,	Dreih & Company.
Drum, Harmon E.	1918	45 Columbian Bldg., Topeka, Kan.,	State Agent,	National Fire Insurance Co.
*DRUM, WILL I.	1894	45 Columbian Bldg., Topeka, Kan.,	State Agent,	Twin City Fire Insurance Co., Minn.
Duerr, George F.	1920	944 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Great American Insurance Co.
Duffey, B. T.	1900	Plain Dealer Bldg., Cleveland, Ohio,	State Agent,	Providence Washington Insurance Co.
				Royal Insurance Company, Ltd.

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Dugan, A. G.	1904	39 S. La Salle St., Chicago, Ill.	General Agent,	Hartford Fire Insurance Co.
Dukes, F. E.	1920	301 Lombard Bldg., Indianapolis, Ind.	Special Agent,	Aetna Insurance Co.
Dulaney, J. C.	1907	1212 First National Bank Bldg., Oklahoma City, Okla.	State Agt. & Adjuster,	Sun Insurance Office.
Dunham, R. B.	1918	405 New First National Bank Bldg., Columbus, Ohio,	State Agent,	Firemen's Insurance Co. of Newark.
*DUNLOP, CHAS. D.	1887	Providence, R. I.	President,	Providence Washington Insurance Co.
*DUNNING, F. A.	1894	Ohio Bldg., Akron, Ohio,	Adjuster.	
Dux, J. David	1919	Box 944, Sioux Falls, S. D.	State Agent,	New York Underwriters Agency.
Dye, J. O.	1901	1 Liberty St., New York, N. Y.	Manager,	Rochester Department Great American Insurance Co.
Dykeman, H. A.	1920	Wyandotte Bldg., Columbus, Ohio,	State Fire Marshall.	
Dyson, Lewis E.	1918	215 Amreican Bank & Trust Bldg., Denver, Colo.	Special Agent,	North American Insurance Co.
Earl, L. G.	1921	175 W. Jackson Blvd., Chicago, Ill.	Cook County Mgr.,	Henry P. Magill & Co.
Earp, Tom E.	1915	1218 State National Bank Bldg., Oklahoma City, Okla.	Special Agent.	
Easton, C. L.	1900	373 Broadway, Milwaukee, Wis.	Special Agent,	Northern Assurance Co.
Easton, E. B.	1918	617 First National Bank Bldg., Milwaukee, Wis.	Special Agent,	New York Underwriters Agency.
*EBBERT, GEO. G.	1894	209 W. Jackson Blvd., Chicago, Ill.	Mgr. Cook Co. Dept.,	Insurance Company North America.
Eblen, Roy E.	1915	1000 Bitting Bldg., Wichita, Kan.	President,	Central States Fire Insurance Co.
Ebling, Charles	1921	701 Jackson St., Topeka, Kan.	Engineer,	Kansas Inspection Bureau.
*Eddy, H. C.	1884	76 W. Monroe St., Chicago, Ill.	Retired.	
Eddy, H. C., Jr.	1912	807 Crescent Place, Chicago, Ill.		
Edler, Frederick W.	1917	617 First National Bank Bldg., Milwaukee, Wis.	State Agent,	New York Underwriters Agency.
*EDMONDS, J. FRANK	1893	P. O. Box 1578, Denver, Colo.	Res. Secretary,	Commercial Union Assurance Co., Ltd.
Eggert, John H.	1915	Pierce Bldg., St. Louis, Mo.	Special Agent,	Palatine Insurance Co.
Elder, E. D.	1912	510 Commonwealth Bldg., Pittsburgh, Pa.		American Insurance Co.
Eldridge, Frank L.	1915	701 Jackson St., Topeka, Kan.	Special Agent,	Home Insurance Co. of New York.
Eliassen, R. A.	1920	2115 175 W. Jackson Blvd., Chicago, Ill.	Inspector,	Kansas Inspection Bureau.
Elkin, H. A.	1921	408 S. Sixth St., Springfield, Ill.	Special Agent,	Glens Falls Insurance Co.
Elliot, Webb. M.	1918	1601 175 W. Jackson Blvd., Chicago, Ill.	Special Agent,	Home Insurance Co. of New York.
Ellis, Howard J.	1920	401 Vinton Bldg., Detroit, Mich.	Mgr. Farm Dept.,	Connecticut Fire Insurance Co.
Ely, Wm. L.	1901	Monroe City, Mo.	Adjuster.	
Enck, Paul A.	1920	944 Plymouth Bldg., Minneapolis, Minn.	State Agent,	Insurance Company of North America.
Engle, Chas. F.	1921	150 E. Market St., Indianapolis, Ind.	Special Agent,	Home Fire & Marine Insurance Co.
Engle, Fred W.	1919	946 175 W. Jackson Blvd., Chicago, Ill.	State Agent,	Milwaukee Mechanics Insurance Co.
Engle, John R.	1919	Winchester, Ind.	State Agent,	Rochester Department, Great American Insurance Co.
Engle, Robert L.	1919	Winchester, Ind.	Special Agent,	National Liberty Insurance Co.
				National Liberty Insurance Co.

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Enzweiler, Will	1920	1655 175 W. Jackson Blvd., Chicago, Ill.	Cook Co. Special Agt.,	Milwaukee Mechanics Insurance Co.
Erion, Frank L.	1906	1229 175 W. Jackson Blvd., Chicago, Ill.	General Adjuster,	Fred S. James & Co.
Erskine, Robert J.	1921	603 175 W. Jackson Blvd., Chicago, Ill.	Chicago and Cook Co. Manager,	{ Omaha Liberty Fire Insurance Co. Royal Exchange Assurance.
Eshelman, Howard S.	1920	467 W. 159th St., New York City, N. Y.		
Essig, George	1907	1705 175 W. Jackson Blvd., Chicago, Ill.	Secretary,	Metropolitan Fire Insurance Co.
Evans, Archibald G.	1908	New Masonic Temple Bldg., Omaha, Neb.	Adjuster,	Columbia Fire Underwriters Agency.
Eymann, Geo. H.	1913	806 I. O. O. F. Bldg., Indianapolis, Ind.	Local Agent.	
Faatz, John B.	1908	51-53 Maiden Lane, New York City, N. Y.	Branch Manager,	Northwestern National Insurance Co.
*Fargo, F. M.	1891	1306 Washington Ave., Minneapolis, Minn.	State Agent,	Rochester Department, Great American Insurance Co.
Fargo, H. B.	1902	1152 Pierce Bldg., St. Louis, Mo.	Manager,	Western Adjustment & Inspection Co.
Farmer, L. G.	1919	432 Broadway, Milwaukee, Wis.	State Agent,	Westchester Fire Insurance Co.
Fassold, Frank	1908	501 Marshall St., Milwaukee, Wis.	State Agent,	New Brunswick Fire Insurance Co.
Faulkner, W. J.	1918	509 Securities Bldg., Des Moines, Iowa	State Agent,	U. S. Fire Insurance Co.
Faymonville, W. J.	1903	Columbus, Ohio,	Special Agent,	North River Insurance Co.]
Feiler, William	1917	1445 175 W. Jackson Blvd., Chicago, Ill.	Adjuster.	Milwaukee Mechanics Insurance Co.
Feindt, Geo. A.	1918	76 W. Monroe St., Chicago, Ill.	State Agent,	Great American Insurance Co.
Ferguson, J. J.	1921	2168 175 W. Jackson Blvd., Chicago, Ill.	Special Agent,	Northern Assurance of London.
*Fertig, C. T.	1897	Box 76, Colorado Springs, Colo.	Local Agent,	Lawton & Fertig.
Finch, Clarence E.	1919	1237 175 W. Jackson Blvd., Chicago, Ill.	Chief Examiner,	The General Urbain.
Fipp, August B.	1911	Security Building & Loan Co. Bldg., Defiance, Ohio,		Eagle Fire Insurance Co.
Fischer, G. W.	1920	1803 N. Second St., Shelbyville, Ill.	State Agent,	Automobile Insurance Co. of Hartford.
Fish, P. O.	1908	Tenny Bldg., Madison, Wis.	Special Agent,	Hartford Fire Insurance Co.
Fisher, F. M.	1915	Paducah, Ky.	General Agent,	Fish & Shukamp Agency.
*Fisher, G. M.	1888	1413 175 W. Jackson Blvd., Chicago, Ill.	President,	Ohio Valley Insurance Co.
*Fisher, Walter I.	1891	1236 Plymouth Bldg., Minneapolis, Minn.	Manager,	Railway Underwriters.
Fitzgerald, Donald D.	1918	204 Hume Mansur Bldg., Indianapolis, Ind.	Manager,	General Inspection Company.
Fitzgerald, J. J.	1919	812 Board of Trade, Indianapolis, Ind.	State Agent,	American Central Fire Insurance Co.
Fitzgerald, John	1903	204 Hume Mansur Bldg., Indianapolis, Ind.	Asst. Secretary,	Grain Dealers National Mutual Fire Insurance Co.
Fitzgerald, W. E.	1915	10 E. Exchange St., Akron, Ohio	State Agent,	Queen Insurance Co.
Flaws, Jas. A.	1914	Kansas City, Mo.	Special Agent, Mgr. Auto and Special Lines Dept.,	Commercial Union Insurance Co.
Fleming, A. W.	1905	1220 Columbus Savings & Trust Bldg., Columbus, Ohio,	State Agent,	R. B. Jones & Son Agency.
				American National Fire Insurance Co.

* Life member

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*FLEMING, J. D.	1897	Marshall, Mo.,	State Agent,	Connecticut Fire Insurance Co.
Fleming, T. Alfred	1917	76 William St., New York, N. Y.,	Supervisor Conserva- tion Dept., Asst. Secretary,	National Board of Fire Underwriters.
Fletcher, T. R.	1906	Hartford, Conn.,		Scottish U. & N. Insurance Co.
Flickinger, W. B.	1913	209 W. Jackson Blvd., Chi- cago, Ill.,		
Flickner, Edward A.	1918	215 Hartman Bldg., Columbus, Ohio,	Asst. Manager,	Insurance Company of North America.
Fogg, Walter R.	1919	307 Hartman Bldg., Columbus, Ohio,	State Agent,	Republic Fire Insurance Co.
Folkman, H. H.	1919	528 Standard Life Bldg., De- catur, Ill.,	State Agent,	New York Underwriters Agency.
Follett, O. W.	1910	610 Securities Bldg., Des Moines, Iowa,	State Agent,	Connecticut Fire Insurance Co.
Forbush, Wm. P.	1915	771 Jackson Blvd., Chicago, Ill.,	State Agent,	National Union.
*FORT, C. W.	1888	408 American Bank Bldg., Kansas City, Mo.,	Manager,	Underwriters Salvage Co.
Foster, James E.	1916	Barker Block, Omaha, Neb.,	State Agent,	Home Insurance Co., New York.
Foster, Rufus M.	1919	510 Wilmac Bldg., Minne- apolis, Minn.,	Secretary-Treasurer,	National American Fire Insurance Co.
Fowler, Lee B.	1919	1015 Fletcher Trust Bldg., Indianapolis, Ind.,	Manager,	Zenith Insurance Office.
Fox, Edwin C.	1910	362 Pine St., San Francisco, Cal.,	Special Agent,	Niagara Fire Insurance Co.
Fox, F. Wager,	1908	1827 175 W. Jackson Blvd., Chicago, Ill.,	Manager.	
Fracker, C. W.	1881	416 Central Life Bldg., Des Moines, Iowa,	Cook County Special Agent,	Aetna Insurance Co.
Franklin, T. Z.	1921	611 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Springfield, Fire & Marine Ins. Co.
Frappier, C. O.	1919	Lansing, Mich.,	Asst. Manager, Special Agent,	Automobile Ins. Co. of Hartford.
Frazier, E. G.	1908	440 Broadway, Milwaukee, Wis.,	Vice-President,	Boston Insurance Co.
Freedy, M. A.	1910	303 Railway Exchange Bldg., Milwaukee, Wis.,	Special Agent,	Eldred Agency.
Freeman, E. S.	1900	1051 S. 29th St., Omaha, Neb.,	State Agent,	Phoenix Insurance Co., Hartford.
Frelinghuysen, J. S.	1913	111 William St., New York, N. Y.,	President,	Agricultural Insurance Co.
*FRIEDLEY, H. H.	1887	207 Lemcke Bldg., Indian- apolis, Ind.,	Adjuster Fire Losses.	Stuyvesant Fire Insurance Co.
Frifeldt, C. N.	1909	200 Hall Bldg., Kansas City, Mo.,	Special Agent,	Northwestern National Insurance Co.
Frink, W. M.	1907	209 W. Jackson Blvd., Chi- cago, Ill.,	Supt. of Agencies,	Royal Insurance Co.
Fry, Paul	1916	209 W. Jackson Blvd., Chi- cago, Ill.,	Asst. Secretary,	Western Auto Underwriters Conference.
Fuessel, F. G., Jr.	1913	4641 Enright Ave., St. Louis, Mo.,	Special Agent,	Starkweather & Shepley Co.
Fuller, Guy H.	1921	416 Patterson Bldg., Oklahoma City, Okla.,	Asst. Manager,	Southwestern Adjusting Co.
Fulton, George	1921	Sioux City, Iowa,	Secretary.	Globe National Fire Insurance Co.
Fulton, Geo. R.	1919	D'Esopa Bldg., Hartford, Conn.,	Asst. Secretary,	Automobile Insurance Co.
Funkhouser, M. L. C.	1903	1743 175 W. Jackson Blvd., Chicago, Ill.,		M. L. F. Funkhouser & Company.
Funkhouser, W. T.	1921	130 W. Main St., Decatur, Ill.,		United States Fire Insurance Co.
Furgason, Reville O.	1921	808 Fidelity Trust Bldg., In- dianapolis, Ind.,	Special Agent,	Pittsburg Underwriters.
Furse, David S.	1921	1933 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	National Union Fire Insurance Co.

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Gable, Jesse O.	1903	1838 Dime Bank Bldg., Detroit, Mich.,	Manager,	Fidelity Mutual Life Insurance Co.
Gabriel, W. H.	1918	314 408 Fort St., W., Detroit, Mich.,	State Agent,	National Fire Insurance Company.
Gallagher, John A.	1914	1837 175 W. Jackson Blvd., Chicago, Ill.,	Supt. Auto Dept.,	Aetna Insurance Company.
Gallagher, Thos. E.	1898	1837 175 W. Jackson Blvd., Chicago, Ill.,	Retired,	Aetna Insurance Company.
Gallagher, V. L.	1915	80 Maiden Lane, New York, N. Y.,	Mgr. Business Development Dept.,	Fidelity-Phenix Fire Insurance Co.
Gamble, Harry	1909	905 Lemcke Bldg., Indianapolis, Ind.,	State Agent,	Atlas Assurance Co., Ltd.
Gantert, F. A.	1908	76 William St., New York, N. Y.,	General Agent,	North British & Mercantile Ins. Co.
Gardner, Charles C.	1921	303 Securities Bldg., Des Moines, Iowa,	State-Agent,	Sun Insurance Office.
Gardner, Clyde H.	1921	634 Gas & Electric Bldg., Denver, Colo.,	Special Agent,	National Liberty Fire Insurance Co.
Gardner, J. R.	1909	630 Gas & Electric Bldg., Denver, Colo.,	Secy. & Mgr.,	Merchants Fire Insurance Co.
Garlich, E. M.	1919	1419 Pierce Bldg., St. Louis, Mo.,	Special Agent,	Queen Insurance Co.
Garlick, H. C.	1917	717 American Bank Bldg., Kansas City, Mo.,	State Agent,	Providence Washington Insurance Co.
Garrett, Geo. A.	1918	704 Traction Terminal Bldg., Indianapolis, Ind.,	State Agent,	Automobile Insurance Co.
Gavin, James A.	1920	332 S. La Salle St., Chicago, Ill.,	Supt. Auto Dept.,	Continental Fire Insurance Co.
Gerow, Wynn C.	1904	Kalamazoo, Mich.,	Secretary,	Detroit National Fire Insurance Co.
Giberson, H. P.	1910	Box 1527, 956 Gas & Electric Bldg., Denver, Colo.,	Ast. Manager,	British American & Western Assur. Co.
Gifford, Charles G.	1921	525 Lemcke Bldg., Indianapolis, Ind.,	Special Agent,	Great American Insurance Co.
Gilbert, A. C.	1902	1215 Ford Bldg., Detroit, Mich.,	State Agent,	London & Lancashire Fire Ins. Co.
*GILL, Geo. C.	1890	Quincy, Ill.,	Manager,	Orient Insurance Co.
Gilmore, B. J.	1900	805 City Trust Bldg., Indianapolis, Ind.,	Special Agent,	Quincy Adjustment & Service Bureau.
Girardot, Francis R.	1920	401 Vinton Bldg., Detroit, Mich.,	Adjuster,	Startweather & Shepley Co.
Gleiser, O. C.	1920	76 W. Monroe St., Chicago, Ill.,	Special Agent,	Underwriters Adjusting Co.
*GLIDDEN, H. H.	1882	2158 175 W. Jackson Blvd., Chicago, Ill.,	Manager,	Commercial Union Insurance Co.
Glidden, Henry L.	1909	1466 175 W. Jackson Blvd., Chicago, Ill.,	Adjuster,	Chicago Board of Underwriters.
Glomstad, A. R.	1920	Aberdeen, S. D.,	State Agent,	Wagner & Glidden.
Goddard, Convers	1909	414 175 W. Jackson Blvd., Chicago, Ill.,		Twin City Fire Insurance Co.
Goebel, J. W.	1908	Columbia Bldg., Cleveland, Ohio,	Local Agent,	Shotter, Faerber, Goebel Co.
Goldthorp, Frank	1914	86 Michigan St., Milwaukee, Wis.,	Special Agent,	American Central Fire Insurance Co.
Good, Chas. W.	1905	901-39 S. La Salle St., Chicago, Ill.,	State Agent,	London & Lancashire Fire Insurance Co.
Goodfellow, S. E.	1920	414 Hartman Bldg., Columbus, Ohio,	Special Agt. & Supt.	Royal Insurance Co.
Goodman, E. H.	1907	P. O. Box 552, Detroit, Mich.,	Special Agent,	Northern Assurance Co., England.
Goodsell, G. R.	1921	519 New First National Bank Bldg., Columbus, Ohio,	State Agent,	Pittsburgh Underwriters.

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Goodwin, Wm. B.	1908	1007-8 Hartman Bldg., Columbus, Ohio,	State Agent,	Aetna Insurance Company.
Gordon, Fred F.	1899	405 Mitchel Bldg., Milwaukee, Wis.,	State Agent,	Michigan Commercial Insurance Co.
Gordon, Samuel T.	1919	1004 Starks Bldg., Louisville, Ky.,	Special Agent,	Glens Falls Insurance Co.
Gordon, W. A.	1902	703 Third Ave., S., Minneapolis, Minn.,	Manager Farm and Hail Dept., Asst. Manager,	Atlas Assurance Company.
Gorham, Chas. N.	1908	Rockford, Ill.,		American Insurance Co. N. J.
Gormly, Alfred S.	1920	440 Broadway, Milwaukee, Wis.,	Special Agent,	Springfield Fire & Marine Ins. Co.
Gosnell, J. H.	1919	1131 McKnight Bldg., Minneapolis, Minn.,	Special Agent,	New Hampshire Fire Insurance Co.
Graf, Charles J.	1921	1144 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Graham, Geo. M.	1913	Merchants Nat. Bank Bldg., Fargo, S. D.,	State Agent,	Liverpool & London & Globe Ins. Co.
Graham, W. J.	1917	1405 Majestic Bldg., Detroit, Mich.,	Manager,	Hayes Insurance Agency.
Grannatt, Milton H.	1919	2163 175 W. Jackson Blvd., Chicago, Ill.,	Western Special Agt., Supervisor Dept. Improved Risks,	New York Underwriters Agency.
Grasse, C. Arnold	1919	56 Cedar St., New York City, N. Y.,	State Agent,	Home Insurance Company of N. Y.
Gravenstine, Ray T.	1916	373 Broadway, Milwaukee, Wis.,	State Agent,	Hanover Fire Insurance Co.
Gray, George B.	1905	737 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Commercial Union Assurance Co.
*GRAY, J. H.	1894	307 Gasco Bldg., Columbus, Ohio,	State Agent,	North British & Mercantile Ins. Co.
Gray, Robert J.	1919	204 Hartman Bldg., Columbus, Ohio,	State Agent,	Scottish Union & National Ins. Co.
Gregg, H. F.	1920	209 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Royal Insurance Co.
Green, A. H.	1912	1305 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Atlas Assurance Co.
Green, O. E.	1910	905 Lemcke Bldg., Indianapolis, Ind.,	Special Agent,	Providence Washington Insurance Co.
Greenberg, H. M.	1913	207 N. Michigan Ave., Chicago, Ill.,	Special Agent,	National Liberty Insurance Co.
Greene, F. M.	1898	23 E. Main St., Madison, Wis.,	Supt. Auto Dept., Manager,	Hobbins Insurance Agency.
Greer, F. J.	1918	Care of A. D. Baker & Co., Lansing, Mich.,	Manager Auto Dept.,	Boston & Old Colony Insurance Co.
Greer, Robt C.	1905	2037 175 W. Jackson Blvd., Chicago, Ill.,	Manager R'y. Dept.,	Marsh & McLennen.
Greer, W. J.	1898	80 Maiden Lane, New York City, N. Y.,	General Manager,	General Adjustment Bureau.
Grefe, Theodore F.	1921	908 W. Eighth St., Des Moines, Iowa,	Secretary, Asst. Manager,	Central National Fire Insurance Co.
Gregory, J. W.	1917	Freeport, Ill.,		Crum & Forster.
Gress, A. R.	1901	1035 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Insurance Co. of North America.
Grider, H. L.	1918	11205 Greenview Ave., Cleveland, Ohio,	Special Agent,	Western Factory Insurance Association.
Griffith, R. H.	1915	412 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Glens Falls Insurance Co.
Griffith, T. E.	1915	709 Sharp Bldg., Kansas City, Mo.,	State Agent,	Continental Insurance Co.
Griffiths, J. C. Jr.	1901	76 W. Monroe St., Chicago, Ill.,	Asst. Manager,	Commercial Union Assurance Co.
Grim, M. F.	1909	8 E. Broad St., Columbus, Ohio,	State Agent,	Phoenix of Hartford.

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Griswold, F. M.	1915	56 Cedar St., New York City, N. Y.	General Inspector,	Home Insurance Company.
Gross, George C.	1909	1129 Guardian Bldg., Cleveland, Ohio,	State Agent, Asst. Secretary,	National Fire Insurance Company.
Grossmith, L. B.	1913	St. Paul, Minn.		St. Paul Fire & Marine Insurance Co.
Groves, F. W.	1911	Wellsville, N. Y.		
Grupe, A. H.	1905	910 S. Michigan Ave., Chicago, Ill.	Vice-President,	H. G. B. Alexander & Co.
Grupe, L. W.	1908	53 W. Jackson Blvd., Chicago, Ill.	Supt. of Agencies, Manager,	Northern Assurance Co., England.
Gund, F. M.	1904	Freeport, Ill.	Asst. Secretary,	Crum & Forster.
Gustetter, Frederick C.	1921	Hartford, Conn.		Phoenix Insurance Co.
Guston, G. C.	1918	1437 175 W. Jackson Blvd., Chicago, Ill.	Mgr. Cook County Dept.,	Pennsylvania Fire Insurance Co.
Guy, James E.	1919	137 S. La Salle St., Chicago, Ill.	Supt. Auto Dept.,	Fidelity Phenix Insurance Co.
Haas, George E.	1903	Care of Geo. H. Almsted & Co., Cleveland, Ohio,		
Haeger, L. H.	1919	Dallas, Tex.	State Agent,	Central State Fire Insurance Co.
Hagan, Thomas F.	1920	24 Insurance Exchange Bldg., Milwaukee, Wis.	Special Agent,	Commercial Union Assurance Co.
Hagen, Melvin G.	1918	Box 241, Fargo, N. D.	State Agent,	Hanover Fire Insurance Co.
Haines, W. E.	1912	LeRoy, Ohio,	Secretary,	Ohio Farmers Insurance Co.
Hall, A. C.	1919	Central Life Bldg., Des Moines, Iowa.	Special Agent,	Fireman's Fund Insurance Co.
Hail, Arthur S.	1908	1011 First Wisconsin Nat. Bk. Bldg., Milwaukee, Wis.	State Agent,	Atlas Assurance Company, London.
Hall, Charles P.	1916	2113 175 W. Jackson Blvd., Chicago, Ill.	Special Agent,	Columbian National Fire Insurance Co.
Hall, J. M.	1916	608 Wheeling Bank & Trust Bldg., Wheeling, W. Va.	State Agent,	Liverpool & London & Globe Ins. Co.
*HALL, THEO. D.	1897	276 King Ave., Detroit, Mich.		
Hall, T. Graham	1917	Nashville Trust Bldg., Nashville, Tenn.	General Agent,	Hall & Benedict.
Hall, Thrasher	1912	1465 175 W. Jackson Blvd., Chicago, Ill.	Fire Loss Adjuster,	Norwich Union Insurance Society.
Hallberg, Carl A.	1921	901 Ford Bldg., Detroit, Mich.	State Agent,	Foster Barker Company.
Hamlin, Lee L.	1907	Kennedy Bldg., Omaha, Neb.	Vice-President,	
Hannan, Geo. H.	1905	1228 First Nat. Bank Bldg., Milwaukee, Wis.	Manager,	Wisconsin Audit Bureau.
Hansen, H. M.	1911	1933 175 W. Jackson Blvd., Chicago, Ill.		Parker, Aleshire & Hansen.
Hansen, Walter	1920	Negaunee, Mich.	Ind. Adjuster,	Post & Hansen, Adjusters.
Hanson, Jno. A.	1906	Hammond Bldg., Detroit, Mich.	Manager,	Western Adjustment Company.
Hanson, Robert L.	1921	1211 Plymouth Bldg., Minneapolis, Minn.	Special Agent,	Liverpool & London & Globe Ins. Co.
Harbeck, J. Henry	1915	Appleton, Wis.	State Agent,	Dubuque Fire & Marine Insurance Co.
Harding, John C.	1913	209 W. Jackson Blvd., Chicago, Ill.	Manager,	Springfield Fire & Marine Insurance Co.
Hare, Robert P., Jr.	1914	85 N. High St., Columbus, Ohio,	State Agent,	Insurance Company of North America.
Harrigan, Danl. J.	1914	1611 175 W. Jackson Blvd., Chicago, Ill.	Special Agent,	St. Paul Fire & Marine Insurance Co.
Harrison, Will H.	1913	202 Central Life Bldg., Des Moines, Iowa,	State Agent,	National Fire Insurance Co. of Hartford.
*HARVEY, R. D.	1891	No. 1 W. 85th St., New York, N. Y.	Retired.	
Haselton, F. C.	1900	Hartford, Conn.	General Adjuster,	Phoenix Insurance Co. of Hartford.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Haser, Roy V.	1919	805 Chamber of Commerce Bldg., Chicago, Ill.	State Agent,	Ohio Farmers Insurance Co.
Hatch, Edward B.	1913	1029 175 W. Jackson Blvd., Chicago, Ill.	Secretary, Special Agent,	The Governing Committee. Hartford Fire Insurance Co.
Hatcher, Chas C., Jr.	1917	39 S. La Salle St., Chicago, Ill.		
Hatfield, S. K.	1899	425 Peoples Life Bldg., Peoria, Ill.	Adjuster.	
Hathorn, Frank E.	1907	415 W. Fifth St., Des Moines, Iowa,	Secretary,	Des Moines Reinsurance Fire Co.
Haupt, Fred C.	1921	Box 1094, Oklahoma City, Okla.,	State Agent,	American Insurance Company of N. J.
Hawley, H. Frank	1912	LeRoy, Ohio,	President,	Ohio Farmers Insurance Co.
Hawhurst, M. M.	1905	1105 Oakland Ave., Ann Arbor, Mich.,	State Agent,	London Assurance Corp.
Hayden, Chester M.	1918	2115 175 W. Jackson Blvd., Chicago, Ill.	Cook County Mgr.,	Glens Falls Insurance Co.
Hayden, J. G.	1919	Oklahoma City, Okla.,	State Agent,	Hanover Fire Insurance Co.
Hayes, A. E.	1913	Lansing, Mich.,	Secretary,	Columbian National Insurance Co.
Haynes, W. H.	1916	303 Railway Exchange, Milwaukee, Wis.,	Special Agent,	Connecticut Fire Insurance Co.
Head, G. E.	1916	Paducah, Ky.,	State Agent,	Starkweather & Shepley.
Heasley, Elmer E., Jr.	1920	1102 Sweetland Bldg., Cleveland, Ohio,	Adjuster,	Underwriters Adjusting Company.
Hecox, Chas. L.	1898	219 Seventeenth Ave., Columbus, Ohio,		
Hedwall, Chas. J.	1914	827-37 West Bank Bldg., Minneapolis, Minn.,	President,	Hedwall, Sundberg Co.
Heenan, John R.	1914	Ford Bldg., Detroit, Mich.,	Local Agent,	
Heffernan, P. J.	1921	729 Lemcke Bldg., Indianapolis, Ind.,	State Agent,	Sun Insurance Office.
Hegler, M. F.	1919	Eau Claire, Wis.,	General Agent,	Equitable Life Insurance Co.
Helliwell, C. P.	1913	209 W. Jackson Blvd., Chicago, Ill.,	Asst. Manager,	Queen Insurance Co.
Hendrickson, Chas. U.	1909	208 Kennedy Bldg., Omaha, Neb.,	State Agent,	Home Insurance Company.
Henn, O. M.	1921	909 Republic Bldg., Kansas City, Mo.,	Branch Manager,	Missouri Inspection Bureau.
Henne, E. A	1915	209 W. Jackson Blvd., Chicago, Ill.,	Secretary,	American Eagle Fire Insurance Co.
Henriksen, Walter A.	1920	133 W. Washington St., Chicago, Ill.,	Special Agent,	Ohio Farmers Insurance Co.
Henry, Donald D.	1914	Merchants Bank Bldg., Jefferson City, Mo.,	Special Agent.	
Henry, W. B.	1902	509 American Bank Bldg., Kansas City, Mo.,	Adjuster,	Fidelity-Phenix Fire Insurance Co.
Henshaw, W. J.	1921	921 Lemcke Bldg., Indianapolis, Ind.,	Special Agent,	Commercial Union Assurance Co.
Herberg, Benjamin	1919	1002 Builders Exchange Bldg., Minneapolis, Minn.,	Asst. Secretary,	Twin City Fire Insurance Co.
Herd, John W.	1912	Merchants Exchange, St. Louis, Mo.,	State Agent,	Scottish Union and National.
Herman, Frank G.	1908	2161 N. Meridian St., Indianapolis, Ind.,	State Agent,	Agricultural Insurance Company.
Herman, W. H.	1899	421 Cuyahoga Bldg., Cleveland, Ohio,	State Agent,	Commercial Union Assurance Co.
Hess, Fred D.	1913	425 Peoria Life Bldg., Peoria, Ill.,	State Agent,	American Insurance Co. of Newark.
Hesse, Frederic O.	1921	404 University Bldg., Milwaukee, Wis.,	State Agent,	Norwich Union Insurance Society.

* Life member.

NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Hesslgren, O. G.	1918	321 Gasco Bldg., Columbus, Ohio,	State Agent,	New Brunswick Fire Insurance Co.
Hewett, B. L.	1910	Lansing, Mich.,	Mgr. Western Dept.,	Boston Insurance Co.
Hicks, Everett J.	1919	902 Ford Bldg., Detroit, Mich.,	State Agent,	New York Underwriters Agency.
Hiestand, Jean C.	1920	LeRoy, Ohio,	Manager Auto Dept.,	Ohio Farmers Insurance Co.
*Higbee, W. E.	1892	1237 175 W. Jackson Blvd., Chicago, Ill.,	General Agent,	Fred S. James & Company.
*Higley, Chas. W.	1891	1105 175 W. Jackson Blvd., Chicago, Ill.,	Vice-Pres. & Gen. Agt.	Hanover Fire Insurance Co.
Higley, W. M.	1903	925 New York Life Bldg., Minneapolis, Minn.,	State Agent,	Hanover Fire Insurance Co.
Hilbert, Carl E.	1904	86 Michigan St., Milwaukee, Wis.,	State Agent,	London & Lancashire Fire Ins. Co.
*Hildreth, L. E.	1890	39 S. La Salle St., Chicago, Ill.,	Adjuster,	Hartford Fire Insurance Co.
Hilgemann, L. C.	1919	440 Broadway, Milwaukee, Wis.,	Special Agent, General Adjuster.	Springfield Fire & Marine Ins. Co.
*Hill, Herbert C.	1881	141 Milk St., Boston, Mass.,	Special Agent,	New York Underwriters Agency.
Hill, W. F.	1919	145 Cherry St., S. E., Grand Rapids, Mich.,	Special Agent,	Home Insurance Co., New York.
Hiltabrand, G. D.	1915	Box 479, Peoria, Ill.,	Asst. Manager,	Delaware Underwriters.
Hinckley, David	1921	508 Walnut St., Philadelphia, Pa.,	Special Agent,	Fidelity-Phenix Fire Insurance Co.
Hirsch, F. J.	1921	137 S. La Salle St., Chicago, Ill.,	Adjuster,	Western Adjustment Company.
*Hitchcock, E. M.	1885	716 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Hix, A. H.	1920	Martinsville, Ill.,	General Agent,	Twin City Fire Insurance Co.
Hobbins, J. N.	1898	23 E. Main St., Madison, Wis.,	State Agent,	Kansas Inspection Bureau.
Hodge, W. G.	1916	P. O. Box 363, Fargo, N. D.,	Manager,	Atlas Assurance Company.
Hodges, W. C.	1919	701 Jackson St., Topeka, Kan.,	Special Agent,	Aetna Fire Insurance Co.
Hoelscher, Fred A.	1919	804 Kenawha National Bank Bldg., Charleston, W. Va.,	Special Agent,	London & Lancashire Insurance Co.
Hoff, John E.	1919	1837 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Dubuque Fire & Marine Insurance Co.
Hoffman, Dudley L.	1915	P. O. Box 392, Moberly, Mo.,	Special Agent,	Hoit & Nelson.
Hoffman, Henry	1915	5203 N. Clark St., Chicago, Ill.,	Special Agent,	New York Underwriters Agency.
Hoffman, J. W.	1911	946 Lock Box, Kansas City, Mo.,	Man'g. Underwriters,	National Liberty Insurance Co.
Hogan, T. M.	1910	1711 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Netherlands Fire & Life Insurance Co.
Hoit, W. E.	1903	1519 Dime Bank Bldg., Detroit, Mich.,	State Agent,	Phoenix Insurance Co. of Connecticut.
Holderman, B. T.	1919	113 Broadway, Fargo, N. D.,	General Agent,	Michigan Auto Insurance Co.
Holm, Arthur E.	1919	513 Citizens Bank Bldg., Des Moines, Iowa,	Special Agent,	Aetna Insurance Co.
Holt, Chester H.	1921	2014 College Ave., Indianapolis, Ind.,	Manager,	London & Lancashire Fire Insurance Co.
Holton, George W.	1907	403 Valey Bank Bldg., Des Moines, Iowa,	Asst. Manager,	Home Insurance Co. of New York.
Hoopes, W. S.	1918	224 Reisch Bldg., Springfield, Ill.,	Asst. Secretary,	National Liberty Insurance Co.
Hoover, E. W.	1921	301 Lombard Bldg., Indianapolis, Ind.,		Niagara Fire Insurance Company.
Hoover, John	1898	234-6 Ludlow Arcade, Dayton, Ohio,		
Hoskins, F. S.	1907	431 Leader Bldg., Cleveland, Ohio,		
Hosmer, Robert C.	1916	207 N. Michigan Ave., Chicago, Ill.,		
Houge, Henry J.	1912	123 William St., New York City, N. Y.,		

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Hough, B. T.	1914	1202 Reg. & Trib. Bldg., Des Moines, Iowa,	State Agt. & Adj'r.,	Hartford Fire Insurance Co.
Houghton, H. A.	1910	City Trust & Savings Bank Boone, Iowa,	State Agent,	Firemen's Insurance Co., N. J.
Houk, W. E.	1915	1102 City Trust Bldg., Terre Haute, Ind.,	Special Agent,	National Union Fire Insurance Co.
Houseman, C. M.	1911	137 S. La Salle St., Chicago, Ill.,	Special Agent,	Home Insurance Company.
Houston, T. J.	1911	Springfield, Ill.,	Supt. of Insurance.	
Hout, R. B.	1919	215 Arcade Bldg., Cleveland, Ohio,	Special Agent,	Ohio Farmers Insurance Co.
Howd, R. B.	1920	1426 Pierce Bldg., St. Louis, Mo.,	State Agent,	Phoenix Assurance Company of London.
*Howe, H. I.	1896	Winona, Minn.,	District Manager,	General Inspection Company.
Howe, Robert F.	1919	1041 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Columbian Fire Underwriters.
Howell, H. R.	1921	Masonic Temple, Des Moines, Iowa,	President,	Hawkeye Securities Insurance Co.
Howell, R. S.	1913	311 Masonic Temple, Des Moines, Iowa,	Vice-Pres. & Secy.,	Hawkeye Securities Fire Insurance Co.
Hoyle, E. I.	1921	416 Patterson Bldg., Oklahoma City, Okla.,	Associate Manager,	Southwestern Adjustment Co.
Hoyt, Chas. S.	1919	Union Trust Bldg., Sioux Falls, S. D.,	State Agent,	Aetna Insurance Co.
Hubbard, Clarence	1921	18 Firey Bldg., Aberdeen, S. D.,	Special Agent,	National Liberty Insurance Co.
*HUBBARD, FRED A.	1896	34 Pine St., New York City, N. Y.,	Vice-President,	Hanover Fire Insurance Co.
Hubbell, Jos. G.	1910	223 W. Jackson Blvd., Chicago, Ill.,	Manager,	National Inspection Company.
*Hubble, J. W.	1894	223 Westminster St., Jacksonville, Ill.,	Adjuster.	
*Hubble, L. J.	1896	Monmouth, Ill.,	Adjuster.	
Hudler, Howard	1903	2131 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Northwestern National Insurance Co.
Hudler, Ralph O.	1921	2131 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Northwestern National Insurance Co.
Huggard, R. T.	1904	701 Hartman Bldg., Columbus, Ohio,	State Agent,	Great American Insurance Co.
Hughes, Harry H.	1920	301 Lombard Bldg., Indianapolis, Ind.,	Special Agent,	Aetna Fire Insurance Co.
Hughes, W. C.	1907	514 McDougall Ave., Detroit, Mich.,	Supt. of Agencies,	The Columbian National Fire Ins. Co.
Hull, Benning	1920	76 W. Monroe St., Chicago, Ill.,	Special Agent,	Great American Insurance Co.
Hull, Harry W.	1917	805 City Trust Bldg., Indianapolis, Ind.,	State Agent,	London & Lancashire Insurance Co.
Hull, John W.	1920	80 Maiden Lane, New York City, N. Y.,	Special Agent,	American Eagle Insurance Co.
Hurd, E. R.	1903	1743 175 W. Jackson Blvd., Chicago, Ill.,	Asst. Manager,	Home Insurance Co., New York.
Hussey, Glenn D.	1921	Insurance Bldg., Topeka, Kan.,	Special Agent,	Glens Falls Insurance Co.
Hutchins, W. S.	1919	1437 175 W. Jackson Blvd., Chicago, Ill.,	Mgr. Cook Co. Dept.,	North British & Mercantile Ins. Co.
Hutchinson, C. W.	1908	1422 First Wisconsin National Bk. Bldg., Milwaukee, Wis.,	State Agent,	Pennsylvania Fire Insurance Co.
Hutchinson, R. A.	1910	Weyauwega, Wis.,	Special Agent,	Bauman & Gordon General Agency.
Huth, Godfrey C.	1919	204 Hartman Bldg., Columbus, Ohio,	State Agent,	Queen Insurance Co.
Hyatt, Harry V.	1918	1414 Merchants Bank Bldg., Indianapolis, Ind.,	Special Agent,	Hartford Fire Insurance Co.

* Life member.

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Ingalls, C. T.	1904	P. O. Box 559, Oklahoma City, Okla.,	Manager, Special Agent,	Oklahoma Inspection Bureau. Sun Insurance Office.
Ingledow, Freeman B.	1920	76 W. Monroe St., Chicago, Ill.,		
Ingram, Carl E.	1921	921 Lemcke Bldg., Indianapolis, Ind.,	State Agent,	Westchester Fire Insurance Co.
Irish, J. Floyd	1907	334 Richards Terrace S. E., Grand Rapids, Mich.,		
*Iavin, E. C.	1897	407 Walnut St., Philadelphia, Pa.,	President, Manager,	Fire Association. Underwriters Adjusting Co.
Isham, Lewis S.	1920	Kraft Bldg., Des Moines, Iowa,		
Ives, Ralph B.	1915	1837 175 W. Jackson Blvd., Chicago, Ill.,	Vice-President,	Aetna Insurance Company.
Ives, Richard K.	1921	301 Lombard Bldg., Indianapolis, Ind.,	Special Agent,	Aetna Insurance Co.
Jack, M. Dick	1917	2037 175 W. Jackson Blvd., Chicago, Ill.,		
Jack, William A.	1920	1415 Pierce Bldg., St. Louis, Mo.,	Office Manager,	Marsh & McLennan.
Jacobs, A. S.	1909	209 W. Jackson Blvd., Chicago, Ill.,	Local Manager,	Royal Insurance Co.
Jacobs, Wm. F.	1904	1868 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Queen Insurance Co.
James, C. R.	1920	1837 175 W. Jackson Blvd., Chicago, Ill.,	Adjuster.	
James, L. B.	1916	129 W. Congress St., Detroit, Mich.,	Special Agent,	Aetna Insurance Co.
Jamieson, John C.	1919	722 Gas & Electric Bldg., Denver, Colo.,	Special Agent,	New Hampshire Fire Insurance Co.
Jaqua, Paul E.	1920	Spencer, Iowa,	State Agent,	New York Underwriters Agency.
Jenkinson, A. W.	1910	2168 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Hanover Fire Insurance Co.
Jewell, E. W.	1903	1305 175 W. Jackson Blvd., Chicago, Ill.,	City Manager,	Northern Assurance Company.
Johnson, Arthur B.	1919	613 New York Life Bldg., Minneapolis, Minn.,	General Agent,	Atlas Assurance Co.
Johnson, Geo. C.	1916	317 Phoenix Bldg., Minneapolis, Minn.,	Special Agent,	Hartford Fire Insurance Company.
Johnson, H. M.	1920	1216 Detroit Savings Bank Bldg., Detroit, Mich.,	State Agent,	Rhode Island Insurance Co.
Johnson, Hane C.	1920	P. O. Box 355, Fargo, N. D.,	Special Agent,	Commercial Union Assurance Co.
*JOHNSON, J. J.	1895	209 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	
Johnson, John C.	1921	1002 City Trust Bldg., Indianapolis, Ind.,	Retired.	
Johnson, Samuel T.	1917	946 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Commonwealth Insurance Co.
*JOHNSTON, JAS. C.	1896	Care of Berkeley Insurance Co., Berkeley, Cal.	State Agent,	Rochester Underwriters.
Jones, A. W.	1907	204 Hartman Bldg., Columbus, Ohio,	Special Agent,	New Hampshire Fire Insurance Co.
Jones, A. Winston	1921	Box 1094, Oklahoma City, Okla.,	Special Agent,	American of Newark.
Jones, Alfred T.	1910	115-117 Wisconsin St., Milwaukee, Wis.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Jones, Frank H.	1907	605 37 S. Wabash Ave., Chicago, Ill.,	Publisher,	Illinois Inspection Bureau.
Jones, Isaac W.	1918	701 Jackson St., Topeka, Kan.,	Secretary,	Preferred Risk Fire Insurance Co.
Jones, Max	1920	LaClede, Mo.,	Special Agent,	Fireman's Fund Insurance Co.
Jones, Morris O.	1919	419 Union Trust Bldg., Cincinnati, Ohio,	Special Agent,	Fireman's Fund Insurance Co.

* Life member.

MEMBERSHIP DIRECTORY.

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NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Jones, Roy W.	1919	193 E. Broad St., Columbus, Ohio,	State Agent,	City of New York Insurance Co.
Jones, W. E.	1920	193 E. Broad St., Columbus, Ohio,	General Agent,	Security Insurance Co.
Jones, Wm. I., Jr.	1916	Milwaukee, Wis.,	Special Agent,	Milwaukee Mechanics.
Jordan, R. J.	1919	703 Third Ave., Minneapolis, Minn.,	State Agent,	Great American of New York.
*JOSEPH, JAMES F.	1895	1029 175 W. Jackson Blvd., Chicago, Ill.,	Special Representative,	Governing Committee.
Juenger, George R.	1921	921 Lemcke Bldg., Indian- apolis, Ind.,	Special Agent,	Westchester Fire Insurance Co.
*JULIAN, N. T.	1895	New First National Bank Bldg., Columbus, Ohio,	General Agent,	Agricultural Insurance Co.
Kahmann, Jos. F.	1911	408 Sharp Bldg., Kansas City, Mo.,	Special Agent,	London & Lancashire Insurance Co.
Karasek, Chas. E.	1915	37 S. Dearborn St., Chicago, Ill.,	Inspector,	Illinois Inspection Bureau.
Keeler, E. A.	1907	1008 Hanna Bldg., Cleveland, Ohio,	Special Agent,	Wheeling Fire Ins. Co. of W. Va.
Kelleher, William M.	1919	39 S. La Salle St., Chicago Ill.,	Supt. Auto Dept.,	London & Lancashire Fire Ins. Co.
*KELLEY, CHAS. A.	1897	314 Terre Haute Trust Bldg., Terre Haute, Ind.,	State Agent,	St. Paul F. & M. Insurance Co.
Kelley, John A.	1911	55 John St., New York City. N. Y.,	President,	Kelley & Fuller.
*KELLEY, W. P.	1893	3 American Trust Bldg., South Bend, Ind.,	Local Agent,	
*KELSEY, H. N.	1890	100 William St., New York City, N. Y.,	U. S. Manager,	London & Scottish Assurance, Corp.
*KELSEY, JOS. A.	1886	80 Maiden Lane, New York, N. Y.,	General Agent,	Tokio Marine & Fire Insurance, Ltd.
*KELSEY, PRESTON T.	1895	54 Pine St., New York City, N. Y.,	Asst. U. S. Manager,	Sun Insurance Office.
Kemp, Archibald,	1905	414 Prospect Ave., S. E., Cleve- land, Ohio,	Secretary-Manager,	Cleveland National Fire Insurance Co.
*KEMP, O. C.	1883	Greenville, Mich.,	Adjuster.	
Kemper, James S.	1910	4624 Sheridan Road, Chicago, Ill.,	President & Manager,	Lumberman's Mutual Casualty Co.
Kempster, G. B.	1911	Los Angeles, Cal.,	Retired.	
Kentner, F. W.	1916	100 William St., New York City, N. Y.,	Asst. U. S. Manager,	Svea Insurance Company.
Kerr, Charles M.	1921	53 E. Market St., York, Pa.,	President,	Farmers Fire Insurance Co.
Kessberger, Geo. P.	1904	901 Ford Bldg., Detroit, Mich.,	Special Agent,	Citizens Insurance Co. of Missouri.
Kieffer, Phillip J.	1911	100 William St., New York, N. Y.,	Supt. of Agencies,	Svea Insurance Company.
Kimmel, C. W.	1910	627 Rose Bldg., Cleveland, Ohio,	State Agent,	Netherlands Fire & Life Insurance Co.
King, Fred S.	1920	1126 Plymouth Bldg., Minne- apolis, Minn.,	Adjuster,	Underwriters Adjusting Co.
King, Norris A.	1921	835 Michigan Trust Bldg., Grand Rapids, Mich.,	Manager,	Western Adjustment & Inspection Co.
King, W. H.	1907	431 175 W. Jackson Blvd., Chicago, Ill.,		Zurich.
Kirchheek, W. C.	1914	1255 D. Ave., E., Cedar Rapids, Iowa,	Special Agent,	American Insurance Co.
Kirkland, Wm. C.	1917	332 S. La Salle St., Chicago, Ill.,	Exec. Special Agent,	Continental Fire Insurance Co.
Klenk, Charles	1921	1601 First National Bank Bldg., Milwaukee, Wis.,	Asst. Secretary,	Milwaukee Mechanics Insurance Co.
Knaak, Albert J.	1911	1932 Dime Bank Bldg., De- troit, Mich.,	State Agent,	Connecticut Fire Insurance Co.

* Life member.

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Knapp, John E.	1907	Jacksonville, Ill.,	State Agent,	Concordia Fire Insurance Co.
Knieriemen, J. Emerson	1920	2060 Penobscot Bldg., De- troit, Mich.,	Special Agent,	Hartford Fire Insurance Co.
Knight, Augustus H.	1920	207 N. Michigan Ave., Chi- cago, Ill.,	State Agent,	National Liberty Insurance Co.
Knight, Wm. U.	1911	1200 Plymouth Bldg., Minne- apolis, Minn.,	State Agent,	Insurance Co. State of Pennsylvania.
*Knighton, P. N.	1896	221 N. Fourth St., Hannibal, Mo.,	State Agent,	Great American Insurance Co., N. Y.
Knoop, E. C.	1919	901 Lincoln Bldg., Louisville, Ky.,	Special Agent,	Aetna Insurance Co.
Knopp, Arthur A.	1919	2163 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	New York Underwriters Agency.
Knowles, E. S.	1911	Sioux Falls, S. D.,	Special Agent,	Aetna Insurance Co.
Knowles, Harry C.	1918	711 First National Bank Bldg., Milwaukee, Wis.,	Special Agent,	Hartford Fire Insurance Co.
Knox, Harold	1920	Beaver St., New York, N. Y.,	Man. Underwriter,	Hampton Roads Fire & Marine Insur- ance Co. of Norfolk.
Knox, James W.	1920	431 175 W. Jackson Blvd., Chi- cago, Ill.,	Supt. of Agencies,	Netherlands Fire & Life Ins. Co.
Knudtson, John	1906	817 Andrus Bldg., Minne- apolis, Minn.,		
Koch, Carl F.	1914	2011 175 W. Jackson Blvd., Chicago, Ill.,	Asst. Manager,	National Liberty Insurance Co.
Koeckert, Fred W.	1908	114 Fifth Ave., New York City, N. Y.,	Asst. Manager,	Commercial Union Insurance Co.
Kohts, Louis O.	1909	1827 175 W. Jackson Blvd., Chicago, Ill.,	General Agent,	Aetna Insurance Co.
Krumdick, G. F.	1909	1102 Sweetland Bldg., Cleve- land, Ohio,	Manager,	Underwriters Adjusting Co.
Kwech, J. W.	1921	1601 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Connecticut Fire Insurance Co.
Lacey, H. H.	1920	628 Great Southern Life Bldg., Dallas, Tex.,	State Agent,	Peninsular Fire Insurance Co.
Lambin, H. J.	1909	2005 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Buffalo Insurance Co.
*Lamey, H. T.	1885	Box 1527, Denver, Colo.,	Manager,	{ British American Assurance Co. Western Assurance Co.
Lamm, Vincent P.	1920	401 Caswell Block, Milwaukee, Wis.,	Special Agent,	Fidelity-Phenix Fire Insurance Co.
Landers, Wm. T.	1917	76 W. Monroe St., Chicago, Ill.,	Exmr. Und. Div.,	Commercial Union Assurance Co.
Lane, Geo. A.	1917	P. O. Box 386, Wooster, Ohio,	Special Agent,	Fidelity-Phenix Insurance Co.
Lane, O. E.	1905	123 William St., New York City, N. Y.,	President,	Niagara Fire Insurance Co.
Lang, Paul C.	1920	1102 Sweetland Bldg., Cleve- land, Ohio,	Staff Adjuster,	Underwriters Adjusting Co.
Larmore, James M.	1905	Anderson, Ind.,	Manager,	Farmers Trust Co.
La Rose, S. M.	1907	Wichita, Kan.,	Vice-President,	Central States Fire Insurance Co.
Larsen, Otis R.	1911	76 W. Monroe St., Chicago, Ill.,	Special Agent,	Sun Insurance Office.
La Rue, H. W.	1917	809 209 W. Jackson Blvd., Chicago, Ill.,		Oil Insurance Association.
Lasher, C. D.	1905	1116 Merchants Bank Bldg., Indianapolis, Ind.,	State Agent,	Home Insurance Company.
La Teer, J. D.	1920	2127 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Agricultural Insurance Co.
Law, Elwin W.	1915	209 W. Jackson Blvd., Chi- cago, Ill.,	Manager,	Royal Insurance Company.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Law, Louis L.	1907	1024 Plymouth Bldg., Minneapolis, Minn.	State Agent,	London Assurance Corporation.
Leach, Walter C.	1903	1110 McKnight Bldg., Minneapolis, Minn.	Secretary,	Minneapolis Fire & Marine Ins. Co.
Leamey, Chas. A.	1915	1749 175 W. Jackson Blvd., Chicago, Ill.	Special Agent,	Queen Insurance Co.
Leavitt, Jas. T.	1914	39 S. La Salle St., Chicago, Ill.	Supt. Special Hazard Dept.,	Hartford Fire Insurance Co.
*Lee, Frederick W.	1883	80 Maiden Lane, New York City, N. Y.	Adjuster,	General Adjusting Bureau.
Lee, John B.	1905	716 Palace Bldg., Minneapolis, Minn.	Ind. Adjuster,	
Legg, B. V.	1914	1409 Francis St., Jackson, Mich.	State Agent,	Continental Insurance Co.
Lehnberg, B. A.	1909	769 Farwell Ave., Milwaukee, Wis.	Local Agent,	Schroeder Agency.
Leighton, E. B.	1916	400 Plain Dealer Bldg., Cleveland, Ohio,	State Agent,	Continental Fire Insurance Co.
Lelli, U. M.	1921	551 Pierce Bldg., St. Louis, Mo.	State Agent,	Phoenix Insurance Co. of Hartford.
Lemen, Denny P.	1911	335 N. Main St., Sioux Falls, S. D.	Manager,	Queen City Fire Insurance Co.
*LENEHAN, J. H.	1887	Joliet, Mont.	Retired.	
*LENT, LOU A.	1897	211 E. Fourth St., Cincinnati, Ohio,	General Agent,	Neare, Gibbe & Lent.
Leonard, W. L.	1921	1107 Hume-Mansur Bldg., Indianapolis, Ind.	State Agent,	Fireman's Fund Insurance Co.
Le Pitre, Melven	1911	941 175 W. Jackson Blvd., Chicago, Ill.	State Agent,	Fire Association of Pennsylvania.
Lerch, W. L.	1906	76 W. Monroe St., Chicago, Ill.	Manager,	Great American Insurance Co.
Lesch, J. K.	1913	137 S. La Salle St., Chicago, Ill.	Manager Farm Dept.,	Home Insurance Co. of New York.
Letton, Harold W.	1903	441 175 W. Jackson Blvd., Chicago, Ill.	Vice-President,	Great Lakes Insurance Co.
Lewand, Lea	1916	76 W. Monroe St., Chicago, Ill.	Special Agent,	Western Assurance Co.
Lewis, B. C., Jr.	1921	1015 E. Main St., Richmond, Va.	Secretary,	British American Assurance Co.
Lewis, E.	1920	Marion, Ill.	Special Agent,	Virginia Fire & Marine Insurance Co.
Lewis, H. D.	1917	642 Monadnock Bldg., Chicago, Ill.	Asst. Manager,	Aetna Insurance Co.
Lewis, John N.	1921	919 Tradesmen's Nat. Bank Bldg., Oklahoma City, Okla.	Special Agent,	Northern Assurance Co.
*LIDSTER, R. E.	1895	1453 175 W. Jackson Blvd., Chicago, Ill.	Manager,	National Liberty Insurance Co.
Lijebblad, Ed. M.	1913	615 Hartman Bldg., Columbus, Ohio,	State Agent,	Phoenix Assurance Co.
Lill, C. R.	1919	950 Plymouth Bldg., Minneapolis, Minn.	State Agent,	Boston Insurance Company.
Lillie, Colon C.	1919	450 Houseman Bldg., Grand Rapids, Mich.	President,	Sun Insurance Office.
Lind, John L.	1918	305 Lehman Bldg., Peoria, Ill.	State Agent,	Peninsular Fire Insurance Co.
Lind, Perry L.	1921	719 Liu St., Peoria, Ill.	General Agent,	Security Insurance Co. of Iowa
Lindquist, H. W.	1914	P. O. Box 355, Fargo, N. D.	Special Agent,	Omaha Liberty Fire Insurance Co.
Lindsey, A. S.	1920	Paducah, Ky.	Ind. Adjuster,	Aetna Insurance Co.
Lingenfelder, Chas. J.	1918	137 S. La Salle St., Chicago, Ill.	Special Agent,	Fidelity-Phenix Fire Insurance Co.
Lingenfelter, H. A.	1915	410 Caswell Block, Milwaukee, Wis.	State Agent,	Starkweather & Shepley.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Lininger, W. H.	1913	209 W. Jackson Blvd., Chicago, Ill.	Manager, Secretary,	Springfield Fire & Marine Insurance Co. Central West Fire Insurance Co.
Linnell, L. M.	1921	Bloomington, Ill.,		
Linnell, Thomas G.	1920	703 Third Ave., S., Minneapolis, Minn.	Special Agent,	Great American Insurance Co.
Linton, M. L.	1921	503 Equitable Bldg., St. Louis, Mo.	Special Agent,	London & Lancashire Insurance Co.
Liston, James J.	1921	903 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	
*Little, F. W., Jr.	1891	302 Oscar-Leasie Bldg., Kansas City, Mo.,	Adjuster.	Liberty Fire Insurance Co.
*Littlejohns, W. J.	1879	970 San Pasquel St., Pasadena, Cal.,	Retired.	
Livingston, C. D.	1909	1417 Dime Bank Bldg., Detroit, Mich.,	State Agent,	Royal Exchange Assurance.
Loeb, Jacob M.	1915	1737 175 W. Jackson Blvd., Chicago, Ill.,	General Agent,	Humboldt & Republic Fire of Penna.
Lofgren, A. R.	1920	113 Broadway, Fargo, N. D.,	Special Agent,	Hartford Fire Insurance Co.
Loftus, J. W.	1920	624 Colorado Bldg., Denver, Colo.,	Asst. State Agent,	Great American Insurance Co.
Long, G. Gordon	1908	1402 Lincoln Bldg., Louisville, Ky.,	State Agent,	Aetna Insurance Co.
Looney, Mack D.	1916	39 S. La Salle St., Chicago, Ill.,	General Adjuster,	Hartford Fire Insurance Co.
Loop, E. A.	1913	Warsaw, Ind.,	Special Agent,	Ohio Farmers Insurance Co.
*Loudon, H. R.	1894	Crooked Lake, Fla.,		
*Love, A. J.	1890	Omaha, Neb.,	General Agent,	Caledonian & Mercantile Insurance Co.
*Lovejoy, George M.	1885	Hartford, Conn.,	Vice-President,	Phoenix Insurance Co. of Hartford.
*Low, C. F.	1885	New Orleans, La.,	Resident Secretary,	Liverpool & London & Globe Ins. Co.
Lowe, B. J.	1906	130 Third St., Jackson, Mich.,	Special Agent,	Fidelity-Phenix Fire Insurance Co.
*Lowe, N. C.	1899	Jackson, Mich.,	Inspector,	Michigan Inspection Bureau.
*Lowry, W. D.	1894	308 New York Life Bldg., Minneapolis, Minn.,	State Agent,	Home Insurance Co.
Lucas, A. E.	1916	Bloomington, Ill.,		Care of H. P. Gartner.
*Lucre, Fred B.	1895	135 175 W. Jackson Blvd., Chicago, Ill.,	Manager,	Providence Washington Insurance Co.
Lucus, J. C.	1898	1231 Stahlman Bldg., Nashville, Tenn.	Special Agent,	Fidelity-Phenix Fire Insurance Co.
Ludlum, C. A.	1916	56 Cedar St., New York City, N. Y.,	Vice-President,	The Home Insurance Co.
Lund, Chas. J.	1917	1236 Plymouth Bldg., Minneapolis, Minn.,	Asst. Manager,	General Inspection Co.
Lund, John G.	1921	5022 Hamilton St., Omaha, Neb.,	Exec. State Agent,	Columbia Fire Underwriters.
Lutz, B. F.	1920	86 Michigan St., Milwaukee, Wis.,	Special Agent,	London & Lancashire Insurance Co.
Lyle, William C.	1909	646 Peters Trust Bldg., Omaha, Neb.,	General Agent,	St. Paul Fire & Marine Insurance Co.
Lyons, Cornelius A.	1919	129 W. Congress St., Detroit, Mich.,	Special Agent,	County Fire Insurance Co.
Lyons, J. Edgar	1908	1000 Hartman Bldg., Columbus, Ohio,	State Agent,	Camden Fire Insurance Co.
Macfarlane J. H.	1906	123 William St., New York City, N. Y.,	Asst. Secretary,	Niagara Fire Insurance Co.
MacKay, J. W.	1920	412 New York Life Bldg., Kansas City, Mo.,	Adjuster,	Underwriters Adjusting Co.
MacKenzie, C. D.	1910	1441 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Sven Fire & Life Insurance Co.
Mackintosh, R. E.	1908	1107 Fleming Bldg., Box 733 Des Moines, Iowa,	State Agent,	Pennsylvania Fire Insurance Co.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Macpherson, A. I.	1921	516 Columbia Bldg., Louisville, Ky.,	State Agent,	St. Paul Fire & Marine Insurance Co.
Macpherson Franklin R.	1921	516 Columbia Bldg., Louisville, Ky.,	Special Agent,	New Hampshire Fire Insurance Co.
Magill, Henry P.	1907	1509 175 W. Jackson Blvd., Chicago, Ill.,	Secy. and Mgr.,	National Church Mutual Insurance Co.
Maillot, W. L.	1911	1453 175 W. Jackson Blvd., Chicago, Ill.,	Asst. General Agent,	Phoenix Assurance Co., England.
Maloney, A. A.	1904	308-11 Pierce Bldg., St. Louis, Mo.,	Manager,	Underwriters Adjusting Company.
Maltby, E. L.	1920	904 Equitable Bldg., Denver, Colo.,	State Agent,	Auto Insurance Co. of Hartford.
Mangan, Patrick J.	1920	207 Lemcke Bldg., Indianapolis, Ind.,	Special Agent,	Royal Insurance Company.
Mank, William	1910	P. O. Box 403, Columbus, Ohio,	Special Agent,	Northern Assurance Co.
Manley, D. H.	1919	698 Brandeis Theatre Bldg., Omaha, Neb.,	State Agent,	Morrison, Rathburn Co.
Mann, Charles E.	1903	1723 175 W. Jackson Blvd., Chicago, Ill.,	Manager,	Herrick & Auerbach General Agents.
March, Geo. K.	1899	231-33 John R. St., Detroit, Mich.,	Secy. & Gen. Agent,	Detroit National Fire Insurance Co.
Marik, Milo B.	1912	518 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Firemen's Insurance Co.
*Mariner, W. E.	1893	39 S. La Salle St., Chicago, Ill.,	General Manager,	Western Adjustment & Inspection Co.
Marion, E. E.	1911	Detroit, Mich.,	Local Agent.	
Marks, A. R.	1912	1501 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	National Ben Franklin Insurance Co.
Marr, E. D.	1917	912 Sharp Bldg., Kansas City, Mo.,	Supt. Brokerage and Service Dept.,	New York Underwriters.
Marshall, Ed. R.	1918	Fremont, Mich.,	Special Agent,	Detroit National Fire Insurance Co.
Marshall, Harold W.	1921	552 Higley Bldg., Cedar Rapids, Iowa,	Special Agent,	Central Nat. Fire Ins., Des Moines.
Marshall, James	1917	83 Maiden Lane, New York City, N. Y.,	Secretary,	Northern Insurance Co.
*MARSHALL, JOHN, JR.	1897	401 California St., San Francisco, Cal.,	Vice-President,	Fireman's Fund Insurance Co.
Martin, Chas. C.	1899	1005 Waldheim Bldg., Kansas City, Mo.,	Special Agent,	Norwich Union Insurance Society.
Martin, Harvey B.	1919	305 City Trust Bldg., Indianapolis, Ind.,	Adjuster,	Glens Falls Insurance Co.
Martin, John R.	1901	606 Woodward Ave., Detroit, Mich.,	Manager,	Underwriters Adjusting Co.
Martin, Ralph A.	1918	Central Life Bldg., Des Moines, Iowa,	Special Agent,	Fireman's Fund Insurance Co.
Martini, G. L.	1916	216 Brandeis Theater Bldg., Omaha, Neb.,	General Agent,	Columbian National Fire Insurance Co.
Martini, W. E.	1919	5057 N. Robey St., Chicago, Ill.,	Special Agent,	Inter-State Fire Insurance Co.
Mather, John M.	1903	209 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Royal Insurance Co., Ltd.
Mathews, A. C.	1901	258-60 Lemcke Annex, Indianapolis, Ind.,	State Agent,	Philadelphia Underwriters.
Mathews, John E.	1918	1064 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Western Factory Insurance Assn.
Mathews, T. E.	1916	76 W. Monroe St. Chicago, Ill.,	Agency Supt.,	Commercial Union Assurance Co.
Matt, H. B.	1908	Hartman Bldg., Columbus, Ohio	State Agent,	Michigan Fire & Marine Insurance Co.
Matthews, Ernest A.	1917	P. O. Box 30, Warsaw, Ind.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Mavon, G. A.	1919	1711 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Allied Fire Insurance Co., Pittsburgh.
Mavon, J. A.	1919	Glens Falls, N. Y.,	Asst. Secretary,	Glens Falls Insurance Co.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
McAdow, Eugene F.	1913	617 First Wisconsin National Bank Bldg., Milwaukee, Wis.,	State Agent,	Great American Insurance Co.
*McANALLY, F. T.	1894	2722 Webster St., Berkeley, Cal.,	Independent Adjuster,	
McCabe, Chas. R., Jr.	1910	415 112 W. Adams St., Chicago, Ill.,	Secretary,	Chicago Fire & Marine Insurance Co.
McCabe, John V.	1917	415 112 W. Adams St., Chicago, Ill.,	Special Agent,	Chicago Fire & Marine Insurance Co.
McCall, E. D.	1913	Brandeis Theater Bldg., Omaha, Neb.,	Special Agent,	Commercial Union Assurance Co.
McClain, W. H.	1910	901 State National Bank Bldg., Oklahoma City, Okla.,	Special Agent,	Niagara Fire Insurance Co.
McClelland, J. A.	1910	137 S. La Salle St., Chicago, Ill.,	General Adjuster,	Fidelity-Phenix Fire Insurance Co.
McClure, Chas. C.	1914	1303 Pioneer Bldg., St. Paul, Minn.,	State Agent,	Automobile Insurance Company, Conn.
McClure, Chas. R.	1921	410 Hammond Bldg., Detroit,	State Agent,	Rochester Dept. Great American Ins. Co.
McClure, Gilbert W.	1920	413 Caswell Block, Milwaukee, Wis.,	Special Agent,	Aetna Fire Insurance Co.
McClure, Thos. O.	1921	621 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	New Brunswick Fire Insurance Co.
McConnell, L. D.	1921	902 S. Eleventh St., La Fayette, Ind.,	State Agent,	American Insurance Co.
McCormick, Chas. L.	1908	554 175 W. Jackson Blvd., Chicago, Ill.,	Adjuster,	
McCormick, J. H.	1921	Hartford, Conn.,	Secretary,	Scottish Union & National Insurance Co.
McCormack, R. V.	1914	"E," Warner Apt., Davenport, Iowa,	State Agent,	American Insurance Co., New Jersey.
McCotter, C. A.	1898	812 Board of Trade, Indianapolis, Ind.,	Secretary,	Grain Dealers National Fire Ins. Co.
McCoy, David L.	1919	P. O. Box 316, Sioux Falls, S. D.,	State Agent,	Insurance Company of North America.
McCullough, R. G.	1900	76 W. Monroe St., Chicago, Ill.,	Supt. Loss Dept.,	Fireman's Fund Insurance Co.
McCullough, W. E.	1907	209 W. Jackson Blvd., Chicago, Ill.,	Manager,	Queen Insurance Co., New York.
McDonald, B. M.	1911	732 Gas & Electric Bldg., Denver, Colo.,	Special Agent,	Aetna Fire Insurance Co.
McDonald, Newton G.	1918	Guardian Bldg., Cleveland, Ohio,		Care of F. E. Woods.
McDonell, A. H.	1917	95 Shelby St., Detroit, Mich.,	Vice-President,	Detroit Fire & Marine Insurance Co.
McDougall, A. N.	1915	1417 Dime Bank Bldg., Detroit, Mich.,	Special Agent,	Royal Exchange Assurance.
McElroy, Frank A.	1920	Bitting Bldg., Wichita, Kan.,	Special Agent,	Central States Fire Insurance Co.
McGee, J. R.	1920	450 Houseman Block, Grand Rapids, Mich.,	Special Agent,	Peninsular Fire Insurance Co.
McGervey, Wm. H.	1917	204 E. Second St., Xenia, Ohio,	State Agent,	Pennsylvania Fire Insurance Co.
*McGREGOR, P. D.	1892	209 W. Jackson Blvd., Chicago, Ill.,		Care of Queen Insurance Co.
McGurren, H. F.	1921	Box 13, Ann Arbor, Mich.,	State Agent,	Westchester Fire Insurance Co.
McHale, John G.	1915	1454 Pierce Bldg., St. Louis, Mo.,	State Agent,	New York Underwr ters Agency.
McHatton, Robert	1919	426 Merchants Bank Bldg., Indianapolis, Ind.,	State Agent,	Pennsylvania Fire Insurance Co.
McIntyre, Robt. J.	1901	86 Michigan St., Milwaukee, Wis.,	Special Agent,	Fireman's Fund Insurance Co.
McKay, L. Irving	1919	41-3 John R. St., Detroit, Mich.,	Special Agent,	Detroit National Fire Insurance Co.
McKenzie, William A.	1919	551 Pierce Bldg., St. Louis, Mo.,	Special Agent,	Phoenix Insurance Co. of Hartford.
McKinley, Archibald A.	1919	5203 N. Clark St., Chicago, Ill.,	President,	Western Alliance Insurance Co.
McKinney, E. M.	1919	412 Securities Bldg., Des Moines, Iowa,	State Agent,	Norwich Union Fire Insurance Co.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
McLaughlin, Chas. F.	1921	Bellefontaine, Ohio,	Special Agent,	Continental Fire Insurance Co.
*McLERNAN, J. B.	1888	P. O. Box 447, Duluth, Minn.,	Inspector.	
McMartin, H. A.	1919	902 Ford Bldg., Detroit, Mich.,	Special Agent,	New York Underwriters Agency.
*McMILLAN, L. S.	1883	946 175 W. Jackson Blvd., Chicago, Ill.,	Adjuster.	
McOmber, Fred T.	1902	209 E. Huron St., Ann Arbor, Mich.,	Special Agent,	Springfield Fire & Marine Insurance Co.
McQueen, Thomas S.	1920	373 Broadway, Milwaukee, Wis.,	Specia Agent,	Hartford Fire Insurance Co.
Medbury, Robt. F.	1901	61 Tennyson Ave., Highland Park, Mich.,	State Agent,	Queen Insurance Co.
Meek, Homer G.	1920	204 Hume-Mansur Bldg., Indianapolis, Ind.,	Special Agent,	Queen Insurance Co.
Meeker, A. C.	1911	Milwaukee, Wis.,	Agency Supt.,	Concordia Fire Insurance Co.
Meffert, C. E.	1915	Centralia, Mo.,	Special Agent,	Liverpool & London & Globe Ins. Co.
*MEINEL, F. A.	1894	1300 Adams St., Denver, Colo.,	Agency Supt.,	Union Insurance Society.
Meister, Fred C.	1921	1213 First National Bank Bldg., Oklahoma City, Okla.,	Special Agent,	Northern Assurance Company.
Menzies, R. N.	1921	179 W. Main St., Jackson, Mich.,	Special Agent,	Glens Falls Insurance Co.
Merbitz, O. F.	1921	515 Dime Bank Bldg., Detroit, Mich.,	Special Agent,	Western Assurance Company.
Mercier, George W.	1921	1105 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Hanover Fire Insurance Co.
Merrill, E. S.	1909	Belvidere, Ill.,	Executive Spec. Agt.,	London & Scottish Insurance Corporation.
Merrill, W. H.	1913	207 E. Ohio St., Chicago, Ill.,	Manager,	Underwriters' Laboratories.
Metzger, Phillip C.	1913	39 S. La Salle St., Chicago, Ill.,	Asst. Agency Supt.,	London & Lancashire Insurance Co.
Meyer, A. J.	1911	611 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Automobile Insurance Co.
Meyer, Adolph J.	1899	1005 Peoples Bank Bldg., Indianapolis, Ind.,	Local Agent,	Meyer, Shane Realty Co.
Meyer, Ary A.	1914	Majestic Bldg., Milwaukee, Wis.,	Special Agent,	Globe Fire Insurance Co. of Pittsburgh.
Michelsen, Louis	1921	76 W. Monroe St., Chicago, Ill.,	Examiner,	Commercial Union Insurance Co.
Mielke, Geo. T.	1917	1655 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Milwaukee Mechanics.
Miles, W. A.	1918	166 W. Jackson Blvd., Chicago, Ill.,	General Agent,	Squire Company of Illinois.
*MILLER, A. F.	1895	Belleville, Ill.,	Special Agent,	Insurance Co. State of Pennsylvania.
*MILLER, C. N.	1887	2015 Fourth Ave., Los Angeles, Cal.,	Retired.	
Miller, Chauncey S. S., Jr.	1921	1430 175 W. Jackson Blvd., Chicago, Ill.,	Adjuster,	C. D. Greene & Company.
Miller, H. A.	1919	209 W. Jackson Blvd., Chicago, Ill.,	2nd Asst. Manager,	Insurance Co. of North America.
Miller, H. H.	1908	1320 Farnum St., Omaha, Neb.,	Special Agent,	Queen Insurance Company.
Miller, Henry E.	1920	763 Forty-second St., Milwaukee, Wis.,	State Agent,	Peninsular Fire Insurance Co.
Miller, Herman	1908	Waterloo, Iowa,	Secy. and Mgr.	Iowa Manufactures Insurance Co.
Miller, J. D. C.	1919	Pittsburgh, Pa.	Secretary,	Superior Fire Insurance Co.
Miller, John N.	1921	1353 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Providence Washington Insurance Co.
Miller, Milton C.	1917	1116 Stark Bldg., Louisville, Ky.,	Special Agent,	Royal Insurance Co., Ltd.
Miller, R. T.	1912	Iron Mountain, Mich.,	State Agent,	Continental Insurance Co.
Miller, Ray W.	1914	Farmers National Bank Bldg., Webster City, Iowa,	State Agent,	New Hampshire Fire Insurance Co.
Miller, Walter E.	1909	343 Dearborn St., Chicago,	Manager,	Westchester Fire Insurance Co.
Milligan, Frank E.	1921	Brumber Bldg., Milwaukee, Wis.,	Manager Loss Dept.,	Concordia Fire Insurance Co.

* Life member.

FIFTIETH ANNIVERSARY MEETING.

NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Milligan, W. E.	1921	Aberdeen, S. D., Central Life Bldg., Des Moines, Iowa,	General Agent,	St. Paul Fire & Marine Insurance Co.
Minick, A. A.	1918		Special Agent,	Fireman's Fund Insurance Co.
Mink, Wallace	1902	431 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Netherlands Fire Insurance Co.
Minskey, Geo. A.	1909	P. O. Box 317, Lansing, Mich.,	Manager,	Michigan Millers Mutual Fire Insurance Co. of Lansing.
Mollington, A. C.	1921	1144 175 W. Jackson Blvd., Chicago, Ill.,	Deputy Asst. Mgr.,	Liverpool & London & Globe Ins. Co.
Momberger, R. E.	1919	1414 Schofield Bldg., Cleve- land, Ohio,	State Agent,	New York Underwriters Agency.
*MONROE, A. R.	1896	41 Clinton St., Newark, N. J.,	President,	Newark Fire Insurance Co.
Monroe, Charles E.	1919	1307 First National Bank Bldg., Cincinnati, Ohio,	State Agent,	New York Underwriters Agency.
Monroe, D. E.	1910	816 Olive St., St. Louis, Mo.,	Vice-President,	American Central Insurance Co.
Montgomery, G. M.	1920	1160 Lemcke Annex, 1005 City Trust Bldg., Indianapolis, Ind.,	Adjuster,	Western Adjustment Co.
Mooney, M. W.	1910	175 W. Jackson Blvd., Chicago, Ill.,	Chief Examiner,	National Fire Insurance Co.
Moore, Byron J.	1920	401 City Trust Bldg., Indianan- apolis, Ind.,	Special Agent,	Granite State Fire Insurance Co.
*MOORE, GEO. H.	1885	555 S. Catalina Ave., Pasadena, Cal.,	Retired.	
*MOORE, M. S.	1893	619 Chestnut St., Terre Haute, Ind.,	Exec. Spec. Agent,	New Hampshire Fire Insurance Co.
Moore, Robert H.	1921	Brumder Bldg., Milwaukee, Wis.,	Asst. Secretary,	Concordia Fire Insurance Co.
Moran, James M.	1907	1064 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Western Factory Insurance Association.
Moreau, B. E.	1921	869 Gas & Electric Bldg., Den- ver, Colo.,	State Agent,	St. Paul Fire & Marine Insurance Co.
Morey, A. P.	1919	1937 175 W. Jackson Blvd., Chicago, Ill.,	Cook County Mgr.,	Rollins, Burdick, Hunter Co.
Morgan, D. C.	1907	809 New First National Bank Bldg., Columbus, Ohio,	State Agent,	Insurance Co. State of Pennsylvania.
Morgan, Stuart	1908	523 Sunset Lane, E., Lansing, Mich.,	State Agent,	Agricultural Insurance Co.
Moriarty, P. J.	1910	422 W. Fort St., Detroit, Mich.,	Manager,	New Brunswick & Mercantile Ins. Co.
Morin, Geo. A	1906	1051 175 W. Jackson Blvd., Chicago, Ill.,	Secretary,	Federal Union Insurance Co.
Morris, J. E.	1920	326 Paulton Block, Sioux Falls, S. D.,	State Agent,	Liverpool & London & Globe Ins. Co.
Morrison, Jno. K.	1911	696 Brandeis Theater Bldg., Omaha, Neb.,	General Agent.	
Mosher, E. F.	1920	525 Lemcke Bldg., Indianapolis, Ind.,	Wayne County Mgr. and State Agent,	Great American Insurance Co.
*MOTT, GEO. C.	1895	612 Merchants National Bank Bldg., St. Paul, Minn.,	State Agent,	New York Underwriters Agency.
*MUELLER, G.	1895	639 H. W. Hellman Bldg., Los Angeles, Cal.,	Special Agent,	Northern Assurance Co., Ltd.
Munn, Clarke J.	1904	406 University Bldg., Milwau- kee, Wis.,	Manager,	Western Adjustment & Inspection Co.
Murphy, H. E.	1919	Box 968, City Hall Station, New York City, N. Y.,	Special Agent,	Boston Insurance Co.
Murphy, J. E.	1920	1821 175 W. Jackson Blvd., Chicago, Ill.,	Vice-President,	Marquette National Fire Insurance Co.
Murray, Bradford	1920	47 Beaver St., New York City, N. Y.,	Agency Supervisor,	Importers & Exporters Insurance Co.
Murray, F. F.	1918	211 Hartman Bldg., Columbus, Ohio,	State Agent,	North River & United States Fire.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Murray, H. W.	1900	19 S. La Salle St., Chicago, Ill.	Supt. of Agencies,	Tokio Marine & Fire Insurance Co.
Myers, H. Verne	1911	Waterloo, Iowa,	State Agent,	Security of New Haven.
Myers, Wilson C.	1908	426 Peters Trust Bldg., Omaha, Neb.,	State Agent,	Hanover Fire Insurance Co.
Naghten, James I.	1918	1703 175 W. Jackson Blvd., Chicago, Ill.	Vice-President,	Metropolitan-Hibernia Fire Ins. Co.
Naughten, J. C.	1920	1911 175 W. Jackson Blvd., Chicago, Ill.	Special Agent,	Boston & Old Colony Insurance Co.
Nelson, A. A.	1912	76 W. Monroe St., Chicago, Ill.	Ast. Secretary	Commercial Union Assurance Co.
Nelson, C. H.	1921	521 Mercantile Bldg., Oklahoma City, Okla.	Adjuster,	Bates Adjustment Company.
Nelson, Harry M.	1919	39 S. La Salle St., Chicago, Ill.	Supt. of Survey Dept.	Hartford Fire Insurance Co.
Nelson, Jacob	1921	209 W. Jackson Blvd., Chicago, Ill.,	Executive Spec. Agt.,	American Eagle Fire Insurance Co.
Nelson, N. K.	1920	Room 45 Columbian Bldg., Topeka, Kan.	Special Agent,	Great American Insurance Co.
Nelson, Norman	1921	520 Mercantile Bldg., Oklahoma City, Okla.	Manager,	Bates Adjustment Company.
*NEUBERGER, JOHN M.	1897	519 Sweetland Bldg., Cleveland, Ohio.	Special Agent,	Atlas Assurance Company.
Newnan, H. L.	1908	1104 Dime Bank Bldg., Detroit, Mich.	Vice-President,	Detroit Insurance Agency.
Nichols, George E.	1920	912 First National Bank Bldg., Milwaukee, Wis.	Manager,	Wisconsin Inspection Bureau.
Nicholson, J. B.	1910	840 Leader-News Bldg., Cleveland, Ohio.	Inspection Engineer,	James & Manchester Company.
Nicholson, Roy L.	1908	7 Mack Bldg., Milwaukee, Wis.	State Agent,	Michigan Fire & Marine Ins. Co.
Nipp, Carl V.	1914	415 Lemeke Bldg., Indianapolis, Ind.	State Agent,	American Eagle Insurance Co.
Noble, J. W.	1910	3156 Ruckle St., Indianapolis, Ind.	State Agent,	Security Insurance Co. of Connecticut.
Nolan, William J.	1909	112 W. Adams St., Chicago, Ill.	Secretary,	Chicago Fire & Marine Ins. Co.
Norton, Harry S.	1909	522 N. Church St., Rockford, Ill.	State Agent,	American Insurance Co. of Newark.
Nurnberg, H. C.	1916	86 Michigan St., Milwaukee, Wis.	Independent Adjuster,	
Nyberg, Clem	1920	Care of Dudley Agency, Securities Bldg., Des Moines, Iowa,	Special Agent,	Ohio Farmers Insurance Co.
O'Brien, Eugene C.	1908	535 Griswold St., Detroit, Mich.	Special Agent,	Home Insurance Company.
O'Brien, J. P.	1915	208 Capital National Bank Bldg., Lansing, Mich.	Special Agent,	Home Insurance Company.
*O'BRIEN, JOSEPH W.	1888	Grand Haven, Mich.	State Agent,	Home Insurance Company.
Ockenga, R. P.	1903	529 Peoria Life Bldg., Peoria, Ill.	Local Agent and Independent Adjuster.	
Odell, H. N.	1908	110 Upper Second St., Evansville, Ind.	Independent Adjuster.	
O'Donnell, Geo. E.	1917	450 175 W. Jackson Blvd., Chicago, Ill.	Adjuster,	Geo. E. O'Donnell & Company.
Ohlsen, Chas. W.	1920	1620 76 W. Monroe St., Chicago, Ill.	State Agent,	Sun Insurance Office.
*Olds, A. C.	1896	420 Marsh-Strong Bldg., Los Angeles, Cal.	Secy. and Treas.,	Olds & Stoller, Inter-Exchange.
Olds, Charles G.	1919	Union Trust Bldg., Detroit, Mich.	Special Agent,	Glens Falls Insurance Co.
Olinger, E. E.	1904	516 Patterson Bldg., Oklahoma City, Okla.	Special Agent,	Queen Insurance Company.

* Life member.

FIFTIETH ANNIVERSARY MEETING.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Olson, Philip	1920	626 Security Bldg., Minneapolis, Minn.	Special Agent,	National Liberty Insurance Co.
Olund, J. S.	1914	P. O. Box 133, Leavenworth, Kan.	State Agent,	American Insurance Company.
O'Neill, C. H.	1912	1001 Sharp Bldg., Kansas City, Mo.		Aetna Insurance Company.
Osborn, Theo. L.	1909	45 Wall St., New York City, N. Y.	General Manager,	Osborn & Company.
Osborne, John R.	1920	407 Washington Arcade, Detroit, Mich.	Special Agent,	Delaware Underwriters Department.
Orr, Herbert P.	1915	Lansing, Mich.		Brown, Kelly & Orr.
Otto, F. W.	1916	217 W. Water St., Milwaukee, Wis.	State Agent,	New Hampshire Fire Insurance Co.
Overlock, F. F.	1920	719 N. Michigan Ave., Chicago, Ill.	Broker,	Harold Bradley & Company.
Owen, W. R.	1919	500 Hartman Bldg., Columbus, Ohio,	Special Agent,	National Fire Insurance Co.
Owens, A. E.	1920	175 W. Jackson Blvd., Chicago, Ill.	State Agent,	National Insurance Company.
Pabody, E. A.	1917	1019 Kirby Bldg., Cleveland, Ohio,	Secy. and Treas.,	E. P. Lenihan & Company.
*PAGE, WM. E.	1881	13 Broadway, Fargo, N. D.	Vice-President,	Morton Page & Son, Inc.
Paine, Herbert D.	1908	Decorah, Iowa,	Special Agent,	Concordia Fire Insurance Co.
Palmer, Ernest	1915	209 W. Jackson Blvd., Chicago, Ill.	Asst. General Counsel,	National Board of Fire Underwriters.
Palmer, W. M.	1919	508 Securities Bldg., Des Moines, Iowa,	State Agent,	New York Underwriters Agency.
Parker, J. V.	1915	1919 175 W. Jackson Blvd., Chicago, Ill.	Manager,	Western Actuarial Bureau.
Parks, H. L.	1921	217 Buckley Bldg., Cleveland, Ohio,	Special Agent,	Glens Falls Insurance Co.
Parsons, J. Lester	1908	95 William St., New York City, N. Y.,	President,	North River Insurance Company.
Parsons, R. L.	1898	83 Maiden Lane, New York, City, N. Y.,	General Agent,	Northern Assurance Company.
Patterson, C. B.	1914	8 E. Broad St., Columbus, Ohio,	Special Agent,	Glens Falls Insurance Co.
Patton, Chas. H.	1908	500 Plain Dealer Bldg., Cleveland, Ohio,	Superintendent,	Ohio Inspection Bureau.
Pepper, E. W.	1921	639 Andrus Bldg., Minneapolis, Minn.,	State Agent,	Agricultural Insurance Company.
Perfect, Edwin R.	1909	Box 1075, Omaha, Neb.,	State Agent,	American Insurance Co., Newark, N. J.
Perry, A. W.	1901	Fifth and Washington Sts., St. Paul, Minn.,	Vice-Pres. and Secy.,	St. Paul Fire & Marine Insurance Co.
*PERSCH, C. F.	1894	376 N. Wilton Place, Los Angeles, Cal.,		Care of Persch & Brandel.
Peters, B. F.	1919	175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	National Fire Insurance Company.
Peterson, Elof	1909	137 S. La Salle St., Chicago, Ill.,	Manager Farm Dept.,	Fidelity-Phenix Fire Insurance Co.
Peterson, H. F.	1921	209 W. Jackson Blvd., Chicago, Ill.,	Supt. Farm Dept.,	Royal Insurance Company.
Peterson, John	1921	Des Moines, Iowa,	Secretary,	North American National Insurance Co.
Pettigrew, Thos. A.	1919	2119 175 W. Jackson Blvd., Chicago, Ill.,	Adjuster,	Underwriters Adjusting Co.
Petrie, H. J.	1921	Box 949, Fargo, N. D.,	Secretary,	Western National Fire Insurance Co.
Phelps, E. S.	1899	206 Tama Bldg., Burlington, Iowa,	State Agent,	Insurance Company of North America.
Philippi, C. P.	1919	529 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Buffalo Insurance Company.
*PHILLIPS, H. O.	1894	City Trust Bldg., Indianapolis, Ind.,	State Agent,	Hanover Fire Insurance Company.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Phillips, T. Ray	1918	1218 First National Bank Bldg., Oklahoma City, Okla.	State Agent,	Continental Fire Insurance Co.
Pickens, Everett M.	1921	503 W. Oak St., Enid, Okla.	Adjuster,	St. Paul Fire & Marine Insurance Co.
Pickens, John L.	1921	801 W. Rand St., Enid, Okla.	State Agent,	St. Paul Fire & Marine Insurance Co.
Pieper, Emil G.	1921	17 Custom House St., Providence, R. I.	Vice-President,	Rhode Island Insurance Company.
Pierce, C. W.	1904	1588 175 W. Jackson Blvd., Chicago, Ill.	Inspector.	
Piotrowski, N. L.	1918	960 175 W. Jackson Blvd., Chicago, Ill.	President,	Great Lakes Insurance Co.
Plummer, E. S.	1915	1453 Pierce Bldg., St. Louis, Mo.	State Agent,	New York Underwriters Agency.
Pohlman, G. W.	1909	451 California St., San Francisco, Cal.	Manager Auto. Dept.,	Home Insurance Co.
Polk, James K.	1908	Nashville, Tenn.	State Agent,	Aetna Insurance Co., Hartford.
Pollock, John D.	1911	806 Free Press Bldg., Detroit, Mich.	State Agent,	Svea Fire & Life Insurance Co.
Pond, F. M.	1920	1128 McKnight Bldg., Minneapolis, Minn.	State Agent,	Aetna Insurance Co.
Porter, W. T., Jr.	1909	708 National Bank Bldg., Cincinnati, Ohio.	State Agent,	Niagara Fire Insurance Co.
Post, S. S.	1902	806 E. Mitchel St., Petroskey, Mich.	State Agent,	
Potter, W. H., Jr.	1920	2133 175 W. Jackson Blvd., Chicago, Ill.	Adjuster.	Phoenix Insurance Co. of Hartford.
Powrie, A. F.	1905	941 175 W. Jackson Blvd., Chicago, Ill.	State Agent,	Fire Association of Philadelphia.
Prendergast, R. V.	1915	76 W. Monroe St., Chicago, Ill.	2nd Asst. Manager,	Fireman's Fund Insurance Co.
Presler, H. A.	1910	Box 378, Fargo, N. D.	State Agent,	Springfield Fire & Marine Insurance Co.
Price, James W.	1921	3291 Vicksburg Ave., Detroit, Mich.	Adjuster,	American Insurance Co. of New Jersey.
Purcell, J. J.	1921	70 W. Monroe St., Chicago, Ill.	General Agent,	Sterling Fire Insurance Co.
Purmort, C. A. L.	1910	Van Wert, Ohio.	Secretary,	Central Mfrs. Mutual Fire Ins. Co.
Putnam, Clyde C.	1919	800 Fifth Ave., East, Mitchell, S. D.	State Agent,	Niagara Fire Insurance Co.
Quackenboss, Frank B.	1916	1034 Stahlman Bldg., Nashville, Tenn.	Manager,	Tennessee Inspection Bureau.
Quackenbush, S. M.	1921	209 W. Jackson Blvd., Chicago, Ill.	Deputy Manager,	Royal Insurance Company.
Rademacher, E. A.	1901	Milwaukee, Wis.	State Agent,	Home Insurance Company, New York.
*RAGSDALE, J. C.	1893	776 Bush St., San Francisco, Cal.	Retired.	
Ramey, George L.	1921	1102 City Trust Bldg., Indianapolis, Ind.	State Agent,	National Union Fire Insurance Co.
Ramseyer, Otto A.	1921	910 Sharp Bldg., Kansas City, Mo.	Special Agent,	Insurance Co. of North America.
*RANSOM, FRED W.	1897	605 New Hayden Bldg., Columbus, Ohio.	Special Agent,	Providence Washington Insurance Co.
Rasmussen, J. E.	1921	Madison, Wis.	Special Agent,	Continental Insurance Company.
Rathalag, A. R.	1920	166 W. Jackson Blvd., Chicago, Ill.	Special Agent,	Home Insurance Company.
Rathburn, M. C.	1910	411 Union National Bank Bldg., Fremont, Neb.		Merl C. Rathburn Insurance Agency.
Rawlings, Ralph	1908	Lansing, Mich.	Manager,	Boston & Old Colony.
Ray, W. P.	1920	808 Fidelity Trust Bldg., Indianapolis, Ind.	Manager,	Allemania Fire Insurance Co.
Raymond, A. M.	1909	1535 175 W. Jackson Blvd., Chicago, Ill.	Special Agent,	Critchell, Miller, Whitney & Barbour.

* Life member.

NAME	DATE OF MEMBER-SHIP	ADDRESS	TITLE	COMPANY
*RAYNOLDS, ROBT. L. Rea, Frank H.	1886 1917	P. O. Box 283, Columbus, Ohio, 412 Sharp Bldg., Kansas City, Mo.,	State Agent, Special Agent,	Connecticut Fire Insurance Co. Queen Insurance Co.
Read, R. I.	1912	1441 175 W. Jackson Blvd., Chicago, Ill.,	Mgr. Brokerage and Service Dept.,	Crum & Forster.
Reams, John L.	1919	568 Gas & Electric Bldg., Den- ver, Colo.,	State Agent,	Scottish Union & National.
Rearden, Wm. B.	1921	1535 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Camden Fire Insurance Co.
*REDFIELD, D. W. Redfield, Geo. E., Jr.	1886 1900	878 N. Clark St., Chicago, Ill., 865 175 W. Jackson Blvd., Chicago, Ill.,	Retired,	Pennsylvania Fire Insurance Co. Farmers' Fire Insurance Co., York Pa.
Reed, J. W.	1911	1711 175 W. Jackson Blvd., Chicago, Ill.,	General Agent,	Dubuque Fire & Marine Insurance Co. National Reserve Insurance Co.
Reed, Wm. M.	1921	P. O. Box 371, Columbus, Ohio, 625 Shelby St., Detroit, Mich.,	State Agent, Special Agent,	Northern Assurance Co.
*RECKIE, CHAS. A. Reid, Earl A.	1897 1921	416 Huntington Bank Bldg., Columbus, Ohio, 316 Fourth Ave., Pittsburgh, Pa.,	Secretary,	Detroit Fire & Marine Insurance Co.
Reilly, J. F.	1921	718 Railway Exchange Bldg., Milwaukee, Wis.,	State Agent,	London Assurance Corporation.
Reiss, Frederic H. Reiter, Chas. B.	1921 1914	Cleveland, Ohio, 316 Fourth Ave., Pittsburgh, Pa.,	Special Agent, Special Agent,	Royal Insurance Co. Owen, Cornell, Laurence & Co.
Remak, Gustavus, Jr.	1921	308 Walnut St., Philadelphia, Pa.,	Secretary,	Allemania Fire Insurance Co.
Requa, Fred N.	1906	865 175 W. Jackson Blvd., Chicago, Ill.,	President,	Insurance Co. State of Pennsylvania.
Reybourn, Guy H.	1904	213 Schradsky Bldg., Peoria, Ill.,	Special Agent,	Farmers' Insurance Company, York, Pa.
Reynolds, D. S. *REYNOLDS, M. A.	1921 1894	LeRoy, Ohio, 1321 175 W. Jackson Blvd., Chicago, Ill.,	Local Agent, Underwriting Dept.,	Ohio Farmers Insurance Co.
Richards, Benjamin	1918	1064 175 W. Jackson Blvd., Chicago, Ill.,	Secretary,	Millers' National Insurance Co.
Richards, Edward F.	1908	602 First National Bank Bldg., Ann Arbor, Mich.,	Chief Engineer,	Western Factory Insurance Association.
Richards, Guy A.	1898	1733 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Great American Insurance Co.
Richards, J. V.	1917	1601 175 W. Jackson Blvd., Chicago, Ill.,	Local Agent,	
Richman, Chas. J.	1914	Tipton, Ind.,	Asst. Mgr. Farm Dept.,	Connecticut Fire Insurance Co.
Richter, O. P.	1920	39 S. La Salle St., Chicago, Ill.,	State Agent,	American Insurance Co., New Jersey.
Rickards, E. L.	1911	209 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Law Union & Rock Insurance Co., Ltd.
Ridgway, John H.	1920	39 S. La Salle St., Chicago, Ill.,	Secy. and Mgr.,	Western Automobile Underwriters.
Riemann, Louis A.	1911	303 Securities Bldg., Des Moines, Iowa,	Special Agent,	London & Lancashire Insurance Co.
Riker, L. C.	1911	Harrodsburg, Ky.,	State Agent,	American Central Ins. Co.
Rimington, H. H.	1899	801-805 Carondelet Bldg., New Orleans, La.,	President,	London Assurance Corporation.
Risley, G. F.	1918	617 First Wisconsin Bank Bldg., Milwaukee, Wis.,	State Agent,	La Salle Insurance Co. of New Orleans.
*RITCHIE, FRANK	1889	204 Hume-Mansur Bldg., In- dianapolis, Ind.,	State Agent,	Rochester Underwriters Dept. Great American.
Ritt, Edw. A.	1911	817 Commerce Bldg., St. Paul, Minn.,	District Manager,	Liverpool & London & Globe Ins. Co.
Roberts, G. A.	1903	401 Merchants Bank Bldg., St. Paul, Minn.,	State Agent,	General Inspection Company.
Robertson, A. M.	1921	609 American National Bank Bldg., Oklahoma City, Okla.,	Special Agent,	Detroit Fire & Marine Insurance Co.
				Cotton Insurance Association.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Robertson, C. G.	1909	39 S. La Salle St., Chicago, Ill.	Asst. Agency Supt.,	London & Lancashire Fire Insurance Co.
*ROBERTSON, J. W.	1884	611 175 W. Jackson Blvd., Chicago, Ill.	Manager,	Automobile Ins. Company of Hartford.
Robertson, W. P.	1898	1144 175 W. Jackson Blvd., Chicago, Ill.	Manager,	Liverpool & London & Globe Ins. Co.
Robinson, J. B.	1920	A. O. U. W. Bldg., Fargo, N.D.	State Agent,	Rhode Island Fire Insurance Co.
Robinson, P. J.	1913	1007 Hartman Bldg., Columbus, Ohio,	Special Agent,	Aetna Insurance Company.
Robeson, G. W.	1918	Du Quoin, Ill.	State Agent,	American Central Insurance Co.
Rockey, I. W.	1917	1541 O. St., Lincoln, Neb.	Vice-President,	Bankers Fire Insurance Company.
Roetter, W. J.	1915	39 S. La Salle St., Box L. L., Chicago, Ill.	Asst. Agency Supt.,	London & Lancashire Insurance Co.
*ROGERS, FRANK D.	1889	564 175 W. Jackson Blvd., Chicago, Ill.	Adjuster.	
Rogers, Wallace	1916	39 S. La Salle St., Chicago, Ill.	Supt. Farm Dept.,	Hartford Fire Insurance Co.
Rogerson, Edward J.	1921	1625 175 W. Jackson Blvd., Chicago, Ill.	Member Firm Law Brothers,	Moore, Case, Lyman & Hubbard.
Roller, Lester H.	1921	303 Alliance Bank Bldg., Alliance, Ohio,	Special Agent,	Liverpool & London & Globe Ins. Co.
*ROLLO, WM. F.	1891	2021 175 W. Jackson Blvd., Chicago, Ill.	Local Agent.	
Rosborough, D. W.	1906	Lawrenceville, Ill.	Special Agent,	Aetna Insurance Co.
Ross, A. W.	1914	500 Hartman Bldg., Columbus, Ohio,	Special Agent,	Colonial Fire Underwriters.
Roth, Victor	1909	New Haven, Conn.	Vice-President,	Security Insurance Co., Connecticut.
Row, Frank Damon	1919	209 E. Huron Street, Ann Arbor, Mich.	Special Agent,	Springfield Fire & Marine Insurance Co.
Rudd, Paul E.	1908	413 Caswell Block, Milwaukee, Wis.	State Agent,	Aetna Insurance Co.
*RUDY, A. D.	1894	4646 N. Delaware St., Indianapolis, Ind.	Retired.	
Rudy, O. H.	1911	5 E. Market St., Indianapolis, Ind.	State Agent,	Insurance Co. State of Pennsylvania.
Rumbaugh, R. L.	1917	1903 175 W. Jackson Blvd., Chicago, Ill.	Special Agent,	Western Sprinklered Risk Association.
Rummell, F. A.	1914	313½ S. Main St., Aberdeen, S. D.	Special Agent,	Queen Insurance Co.
Runkle, Charles G.	1921	807 Columbia Bldg., Cleveland, Ohio,	State Agent,	Scottish Union & National Insurance Co.
Rupprecht, Chas. F.	1920	76 W. Monroe St., Chicago, Ill.	Special Agent,	Commercial Union Assurance Co.
Rush, O. P.	1917	326 Lee Bldg., Kansas City, Mo.,	Field Representative,	Fred S. James & Co.
Russ, Harvey W.	1919	141 Milk St., Boston, Mass.	Manager,	General Adjustment Bureau.
Russell, M. B.	1898	616 Columbia Bldg., Louisville, Ky.,	State Agent,	Fireman's Fund Insurance Co.
Rye, Fred A.	1905	76 W. Monroe St., Chicago, Ill.	Manager,	Commercial Union Assurance Co.
Ryon, O. B.	1914	209 W. Jackson Blvd., Chicago, Ill.	General Counsel,	National Board Fire Underwriters.
Sabin, F. H.	1921	Detroit, Mich.	Vice-Pres.,	Inter-State Fire Insurance Co.
Sachs, Otto P.	1919	205 Mutual Bank Bldg., Wheeling, W. Va.,	State Agent,	Sun Insurance Office.
Safford, Robt. D.	1915	175 W. Jackson Blvd., Chicago, Ill.	Asst. Manager,	National Fire Insurance Co., Hartford.
Sammis, Fred C.	1899	1115 Plymouth Bldg., Minneapolis, Minn.	State Agent,	Agricultural Insurance Co.
Sanders, H. A.	1921	516 Patterson Bldg., Oklahoma City, Okla.,	Special Agent,	Queen Insurance Co.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Sanders, L. L.	1918	175 W. Jackson Blvd., Chicago, Ill.,	Supt. of Auto Dept.,	National Fire Insurance Co.
Sanderson, W. G.	1905	757 175 W. Jackson Blvd., Chicago, Ill.,	Manager,	Underwriters Service Association.
Sargent, Fred R.	1921	1144 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent, Exec. Special Agent,	Liverpool & London & Globe Ins. Co. London & Lancashire Insurance Co.
Saunders, F. B.	1905	39 S. La Salle St., Chicago, Ill.,		
Sauter, Fred J.	1910	1911 175 W. Jackson Blvd., Chicago, Ill.,	Mgr. Cook County,	Boston Insurance Co.
Sawyer, Walter A.	1911	509 New First National Bank Bldg., Columbus, Ohio,	State Agent,	Fireman's Fund Insurance Co.
Saylor, Joseph E.	1918	515 Federal Reserve Bank Bldg., St. Louis, Mo.,	Special Agent,	Indemnity Co. of America.
Scaff, William R.	1921	Merchants Bank Bldg., Indianapolis, Ind.,	State Agent,	Phoenix Assurance Company.
Scherfe, Wm. A.	1909	Fort Madison, Iowa,	Special Agent,	Western Assurance Co.
Scheunemann, R. G.	1904	1737 175 W. Jackson Blvd., Chicago, Ill.,	General Agent,	Eliel & Loeb Co.
Schimmel, R. W.	1914	505 Soo Line Bldg., Minneapolis, Minn.,	State Agent,	Fire Association of Philadelphia.
Schmeman, H. W.	1917	627 Farwell Bldg., Detroit, Mich.,		National Liberty Insurance Co.
Schmemann, Gustav	1903	1932 Dime Bank Bldg., Detroit, Mich.,	Local Agent.	
Schmitt, H. M.	1921	Pittsburgh, Pa.,	President,	National Ben Franklin Fire Ins. Co.
Schmuck, Paul A.	1915	443 Pierce Bldg., St. Louis, Mo.,	Special Agent,	Fidelity-Phenix Fire Insurance Co.
Schoen, E. M.	1904	1305 175 W. Jackson Blvd., Chicago, Ill.,	Asst. General Agent,	Atlas Assurance Company.
Scholbe, M. A.	1920	1903 175 W. Jackson Blvd., Chicago, Ill.,	Manager,	Western Insurance Bureau.
Schramm, R. E.	1913	801 715 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Insurance Co. State of Pennsylvania.
Schreiber, W. L.	1921	950 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Sun Insurance Office.
Schrup, Geo. N.	1917	Dubuque, Iowa,	State Agent,	Dubuque Fire & Marine Insurance Co.
*SCHRUP, N. J.	1896	Insurance & Bank Bldg., Dubuque, Iowa,	President,	Dubuque Fire & Marine Insurance Co.
Schrup, Oliver G.	1919	1711 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Dubuque Fire & Marine Insurance Co.
Schulkamp, A. W.	1918	Madison, Wis.,	General Agent,	Fish & Schulkamp.
Schweer, Louis H.	1915	1318 First National Bank Bldg., Cincinnati, Ohio,	State Agent,	Auto Insurance Co. of Hartford.
Schweers, Geo. E.	1921	175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Scottish Union & National Ins. Co.
*SCOTT, WALTER	1872	512 American Bank Bldg., Kansas City, Mo.,	General Agent,	Home Insurance Co.
Scruggs, Chas. J.	1918	207 Independent Life Bldg., Nashville, Tenn.,	Special Agent,	Northern Assurance Co., Ltd.
Scurr, O. E.	1921	505 Keeling Bldg., Omaha, Neb.,	State Agent,	Scottish Union & National Ins. Co.
Seabury, Chas. Ward	1918	2037 175 W. Jackson Blvd., Chicago, Ill.,		Marsh & McLennan.
Seanor, Clyde W.	1920	1126 Plymouth Bldg., Minneapolis, Minn.,	Adjuster,	Underwriters Adjusting Co.
Seaver, Wayne A.	1919	406 New First National Bank Bldg., Columbus, Ohio,	Special Agent,	Agricultural Insurance Co.
Sebold, Frederick	1918	236 Paulton Block, Sioux Falls, S. D.,	State Agent,	Royal Insurance Co.
Secker, T. A.	1921	Illinois State Bank Bldg., Quincy, Ill.,	Managing Underwriter,	Mid West Fire Insurance Co.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Secor, Harry F.	1920	148 Louis St., N. W., Grand Rapids, Mich.	Special Agent, Asst. Manager,	Peninsular Fire Insurance Co. Great American Insurance Co.
Sedgwick, Geo. B.	1907	76 W. Monroe St., Chicago, Ill.	Asst. Manager,	
Seitz, H. C.	1921	209 W. Jackson Blvd., Chicago, Ill.	Manager,	Oil Insurance Association.
Sellers, E. M.	1907	Indianapolis, Ind.	Manager,	Indiana Inspection Bureau.
Sellers, T. B.	1903	Hartman Bldg., Columbus, Ohio.	Manager,	Ohio Inspection Bureau.
Sellery, Roy A.	1911	39 S. LaSalle St., Chicago, Ill.	Asst. General Manager,	Western Adjustment & Inspection Bureau
Seneca, Edwin L.	1909	1630—175 W. Jackson Blvd., Chicago, Ill.	State Agent,	Norwich Union Fire Insurance Society.
Shannon, W. G.	1916	Eaton, Ohio.	State Agent.	
Sharpe, H. H., Jr.	1917	405 Stahlman Bldg., Nashville, Tenn.	State Agent,	Fireman's Fund, Insurance Co.
Shaver, A. V.	1918	Woodland and E. Fifty-fifth Sta., Cleveland, Ohio.		Stafford-Goss-Bedell Agency.
Shaw, W. B.	1911	1102 Second National Bank Bldg., Toledo, Ohio.	Adjuster,	Curtis & Shaw.
Sheldon, Chas. E.	1917	Rockford, Ill.	Vice-Pres.,	American Insurance Co. of Newark.
Sheldon, Walter M.	1916	710—137 S. La Salle St., Chicago, Ill.	Special Agent,	W. A. Alexander & Co.
Sheppard, S. T.	1917	627 Farwell Bldg., Detroit, Mich.	State Agent,	National Liberty Fire Insurance Co.
Sherburne, Roy W.	1920	2311 Rugby Row, Madison, Wis.	Spec. Agt. Farm Dept.,	Hartford Fire Insurance Co.
Sherley, E. H.	1918	218 Commercial Club Bldg., Nashville, Tenn.		Home Insurance Co.
Sherman, R. C.	1915	Waukegan, Ill.	Local Agent,	Stahl & Company.
Shippe, W. G.	1920	909 Sharp Bldg., Kansas City, Mo.	Special Agent,	New Hampshire Fire Insurance Co.
Shipner, P. H.	1921	1437—175 W. Jackson Blvd., Chicago, Ill.	Manager Brokerage & Service Dept.,	North British & Mercantile Ins. Co.
Shirer, Fred W.	1919	City Bank Bldg., Wheeling, W. Va.	State Agent,	Springfield Fire & Marine Ins. Co.
Shoemaker, E. R.	1914	1233 Jefferson Bldg., Peoria, Ill.	Special Agent,	Aetna Insurance Co.
Silhanek, James	1918	607—175 W. Jackson Blvd., Chicago, Ill.	Manager Farm Dept.,	Automobile Insurance Co. of Hartford.
Simons, Fred H.	1909	1443—175 W. Jackson Blvd., Chicago, Ill.	State Agent,	Pennsylvania Fire Insurance Co.
Simmons, D. R.	1910	1158 Penobscot Bldg., Detroit, Mich.	State Agent,	Firemen's Insurance Co., New Jersey.
Simmons, J. F.	1920	412 New York Life Bldg., Kansas City, Mo.	Adjuster,	Underwriters Adjusting Co.
Simonton, Lee H.	1919	800 Gas & Electric Bldg., Denver, Colo.	Manager,	Mountain States Inspection Bureau.
*SINGLETON, J. P.	1887	123 William St., New York City, N. Y.	General Adjuster,	Niagara Fire Insurance Co.
Smillie, A. B.	1920	124 N. Delaware St., Indianapolis, Ind.	Special Agent,	Henry Clay Fire Ins. Co.
Smith, Auber	1915	City National Bank Bldg., Paducah, Ky.	Secretary,	Ohio Valley Insurance Co.
Smith, C. H.	1918	39 S. La Salle St., Chicago, Ill.	Supt. Special Risk and Inspection Dept.,	Hartford Fire Insurance Co.
Smith, Clyde C.	1919	303 Securities Bldg., Des Moines, Iowa.	Special Agent,	Netherlands Fire & Life Insurance Co.
Smith, Dan T.	1905	Winchester, Ill.	Special Agent,	Great Lakes Insurance Co.
Smith, E. C.	1918	76 W. Monroe St., Chicago, Ill.	Asst. Manager,	Milwaukee Mechanics Insurance Co.
Smith, F. B.	1921	130 W. Main St., Decatur, Ill.	Special Agent,	Sun Insurance Office.
Smith, J. Frank	1920	1015 Fletcher Savings & Trust Bldg., Indianapolis, Ind.	Special Agent,	United States Fire Insurance Co.
				Niagara Fire Insurance Co.

* Life member.

NAME	DATE OF MEMBER-SHIP	ADDRESS	TITLE	COMPANY
Smith, Merrill E.	1917	1035 Plymouth Bldg., Minneapolis, Minn.	Special Agent,	Royal Insurance Co.
Smith, Raymond W.	1918	1423 Pierce Bldg., St. Louis, Mo.,	State Agent,	Aetna Insurance Co.
*SMITH, THOS. H.	1889	303 Schwind Bldg., Dayton, Ohio,	State Agent,	Allemanis Fire Insurance Co.
Smith, W. A.	1915	209 W. Jackson Blvd., Chicago, Ill.,	Second Asst. Mgr.,	Royal Insurance Co.
Smith, W. P.	1918	Monticello, Ill.,	Special Agent,	Springfield Fire & Marine Ins. Co.
Smith, Wm. W.	1921	76 W. Monroe St., Chicago, Ill.,	Special Agent,	Commercial Union Assurance Co.
Smith, Wallace W.	1920	51 Kenyon Bldg., Louisville, Ky.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Smith, Warren K.	1916	309 Gasco Bldg., Columbus, Ohio,	State Agent,	Pennsylvania Fire Insurance Co.
Snapp, Fred C.	1919	Lombard Bldg., Indianapolis, Ind.,	Spec. Agt. Farm Dept.,	Aetna Insurance Co.
Snow, Edwin B.	1921	408 W. Fort St., Detroit, Mich.,	Special Agent,	Phoenix Insurance Co.
Snyder, B. Goff	1917	925 Hume-Mansur Bldg., Indianapolis, Ind.,	Special Agent,	A. D. Baker & Co.
Snyder, Claude E.	1898	Lexington, Ky.,	Vice-Pres. and Mgr.,	Henry Clay Fire Insurance Co.
Snyder, Claude F., Jr.	1921	201 Trust Bldg., Lexington, Ky.,	Special Agent,	Northern Assurance Co.
Snyder, E. St. Claire	1909	944 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Fireman's Fund Insurance Co.
Snyder, Frank G.	1903	51 Kenyon Bldg., Louisville, Ky.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Snyder, Geo. R.	1909	Mt. Sterling, Ky.,	State Agent,	Boston & Michigan Commercial Ins. Co.
Snyder, John E.	1920	1422 First National Bank Bldg., Milwaukee, Wis.,	Special Agent,	North British & Mercantile Ins. Co.
Snyder, Robert W.	1919	51 Kenyon Bldg., Louisville, Ky.,	State Agent,	Caledonian.
Snyder, William R.	1920	71 Griswold St., Detroit, Mich.,	Adjuster,	Underwriters Adjusting Co.
Soenke, E. E.	1918	217 W. Fourth St., Davenport, Iowa,	Secy. and Manager,	Security Fire Insurance Co.
Sommer, Richard K.	1921	1564—175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Niagara Fire Insurance Co.
Sommers, Paul B.	1912	70 Park Place, Newark, N. J.,	Supt. of Agencies,	American Insurance Co., Newark.
Sonnen, W. J.	1900	1611—175 W. Jackson Blvd., Chicago, Ill.,	Manager,	St. Paul Fire & Marine Insurance Co.
Sonnen, William C.	1920	1144 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Sowards, Hugh L.	1913	901 Hippodrome Bldg., Cleveland, Ohio,	State Agent,	Norwich Union Fire Insurance Co.
Spencer, Norman L.	1912	304 Wilson Bldg., Lansing, Mich.,	State Agent,	Pennsylvania Fire Insurance Co.
*SPICE, HORACE L.	1894	401 Butler Bldg., Detroit, Mich.,	Adjuster,	Real Estate Insurance.
Spink, Earl A.	1919	509 New First National Bank Bldg., Columbus, Ohio,	Special Agent,	Fireman's Fund Insurance Co.
Spoerer, F. E.	1914	2133 175 W. Jackson Blvd., Chicago, Ill.,	Broker,	
Stabler, Frank L.	1907	408 Fort St., W., Detroit, Mich.,	General Agent,	Interstate Fire Insurance Co., Detroit.
*STAFFORD, JOHN F.	1897	76 W. Monroe St., Chicago, Ill.,	Manager,	Sun Insurance Office.
Starr, B. E.	1911	Capital National Bank Bldg., Lansing, Mich.,	State Agent,	Boston Insurance Co.
Stauder, Val.	1920	Hamm Bldg., St. Paul, Minn.,	Insurance Engineer,	Jos. A. Rogers Agency.
*STAUFFER, J. Geo.	1892	76 W. Monroe St., Chicago, Ill.,	2nd Asst. Manager,	Fireman's Fund Insurance Co.
Stead, A. H. L.	1915	Winnipeg, Manitoba,	Secretary,	Western Canada Fire Underw. Assn.
Steckel, Rene.	1921	First Wisconsin National Bank Bldg., Milwaukee, Wis.,	Asst. Secretary,	Milwaukee Mechanics Insurance Co.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
*STEELE, W. L.	1891	123 William St., New York City, N. Y.	Vice-President,	Niagara Fire Insurance Co.
Steenus, Oscar	1920	Box 462 Bloomington, Ill.	Special Agent,	Home Insurance Company.
Steinmann, Lloyd C.	1920	614 Colorado Bldg., Denver, Colo.,	Special Agent,	Niagara Fire Insurance Co.
Stephens, Harry T.	1909	28 Columbian Bldg., Topeka, Kan.	State Agent,	Insurance Company of North America.
Stephenson, Harry W.	1910	331 Walnut St., Philadelphia, Pa.,	Local Manager,	Liverpool & London & Globe Ins. Co.
Stewart, A. B.	1921	1951 W. Thirteenth St., Oklahoma City, Okla.,	Special Agent,	Providence Washington Insurance Co.
Stine, D. O.	1909	601 Main St., Reedburg, Wis.,	Special Agent,	St. Paul Fire & Marine Insurance Co.
Stinson, Alfred	1904	137 S. La Salle St., Chicago, Ill.,	Manager,	Fidelity-Phenix Fire Insurance Co.
Stire, Leslie C.	1921	867 Gas & Electric Bldg., Denver, Colo.,	State Agent,	New Hampshire Fire Insurance Co.
Stodgill, Wm. M.	1905	106 W. Third St., Los Angeles, Cal.,		Pacific Coast Agency Company.
Stoner, W. B.	1911	1007 Hartman Bldg., Columbus, Ohio,	Supt. Farm Dept.,	Aetna Insurance Co.
Storey, L. C.	1921	343 S. Dearborn St., Chicago, Ill.,	Asst. Manager,	Westchester Fire Insurance Co.
Stram, Roy	1921	1714 Dime Bank Bldg., Detroit, Mich.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Stratton, Robert C.	1921	Lansing, Mich.,	Underwriter,	Wolverine Insurance Co.
Strossman, W. H., Jr.	1919	Box 427, Mt. Sterling, Ky.,	Special Agent,	National Liberty Insurance Co.
Stuart, J. C.	1914	620 Securities Bldg., Des Moines, Iowa,	State Agent,	Aetna Insurance Company.
Stuck, George W.	1907	108 S. La Salle St., Chicago, Ill.,	Supt. Agents,	United Firemen's Insurance Co.
Stults, Ewing	1921	201 Starks Bldg., Louisville, Ky.,		
Sturhahn, C. F.	1914	Rossia Bldg., Hartford, Conn.,	State Agent,	Scottish Union & National Ins. Co.
Sturtevant, Frank C.	1919	Pittsburgh, Pa.,	U. S. Manager,	Rossia Insurance Co.
Succop, C. H. E.	1921	216 Fourth Ave., Pittsburgh, Pa.,	Adjuster,	National Union.
Sullivan, Fred W.	1920	514 Griswold St., Detroit, Mich.,	Vice-President,	Globe Insurance Co. of Pennsylvania.
Sullivan, J. R.	1900	912 First National Bank Bldg., Milwaukee, Wis.,	State Agent,	Camden Fire Insurance Association.
Summer, Fred J.	1921	209 W. Jackson Blvd., Chicago, Ill.,	Chief Inspector,	Wisconsin Insurance Bureau.
Sundberg, Harry A.	1908	Metropolitan National Bank Bldg., Minneapolis, Minn.,	Special Agent,	Queen Insurance Co.
Sundloff, Fred W.	1917	39 S. La Salle St., Chicago, Ill.,	Secretary,	Hedwall-Sundberg Company.
Swanson, Frank L.	1920	First National Bank Bldg., Lincoln, Neb.,	Special Agent,	Hartford Fire Insurance Co.
Sweasea, W. F.	1909	316 R. A. Long Bldg., Kansas City, Mo.,	State Agent,	New Hampshire Fire Insurance Co.
Switzer, Harry A.	1920	1837—175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	North British & Mercantile.
Swope, W. P.	1911	1311 Starks Bldg., Louisville, Ky.,	Special Agent,	Aetna Fire Insurance Co.
Tallman, J. B.	1900	605—175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	American Eagle Insurance Co.
Talimage, Charles O.	1921	New Masonic Temple Bldg., Omaha, Neb.,	General Agent,	Royal Exchange Assurance of London.
Tanner, D. M.	1908	193 E. Broad St., Columbus, Ohio,	Manager,	Columbia Fire Underwriters Agency.
Tanner, Everett T.	1907	Rockford, Ill.,	State Agent,	Cleveland National Insurance Co.
Tanner, Louis A.	1919	1743—175 W. Jackson Blvd., Chicago, Ill.,	Executive Asst.,	Security Insurance Co. of New Haven.
			Special Agent,	Home Insurance Co. of New York.

* Life member.

NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Tanner, R. L.	1917	100 William St., New York City, N. Y.	Executive Asst.,	New York Underwriters Agency.
Tapper, R. W.	1920	1633—175 W. Jackson Blvd., Chicago, Ill.	Special Agent,	Starkweather & Shepley.
Taylor, J. Burr	1921	Omaha National Bank Bldg., Omaha, Neb.	Special Agent.	Norwich Union Fire Insurance Society.
Taylor, R. M., Jr.	1921	1911—175 W. Jackson Blvd., Chicago, Ill.	Exec. Special Agent,	Boston Insurance Co.
Taylor, Ralph H.	1908	506 New First National Bank Bldg., Columbus, Ohio,	Special Agent,	St. Paul Fire & Marine Insurance Co.
Taylor, W. A.	1920	86 Michigan St., Milwaukee, Wis.,	Special Agent,	Glens Falls Insurance Co.
Terry, Lewis B.	1920	Wilson Bldg., Lansing, Mich.,	Special Agent,	Pennsylvania Fire Insurance Co.
Terry, Paul W.	1918	St. Louis, Mo.,	Manager,	Missouri Inspection Bureau.
Tetlow, Jno. B.	1917	522 N. Church St., Rockford, Ill.,	Asst. State Agent,	American Insurance Co. of Newark.
Theimer, K. P.	1914	Owatonna, Minn.,	State Agent,	American Insurance Co. of New Jersey.
Thelen, John N.	1920	805 Chamber of Commerce Bldg., Chicago, Ill.,	Supt. Farm Dept.,	Ohio Farmers Insurance Co.
Thomas, Earl W.	1912	1419 Pierce Bldg., St. Louis, Mo.,	State Agent,	Queen Insurance Co.
Thomas, Geo. H.	1917	1007 Hartman Bldg., Columbus, Ohio,	Special Agent,	Aetna Insurance Co.
Thomas, J. A.	1912	1001 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Aetna Insurance Co.
Thomas, J. M.	1917	941—175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Fire Association of Pennsylvania.
Thompson, C. L.	1911	821—175 W. Jackson Blvd., Chicago, Ill.,	Manager,	Marsh & McLennan.
Thompson, F. F.	1909	410 Insurance Bldg., Oklahoma City, Okla.,	State Agent,	New Brunswick & Manchester Ins. Co.
Thompson, J. N.	1920	Fargo, N. D.,	State Agent,	Liverpool & London & Globe Ins. Co.
Thorburn, J. L.	1911	104 N. Eleventh St., Norfolk, Neb.,	Special Agent,	Aetna Fire Insurance Co.
Thrush, Geo. W.	1914	500 Hartman Bldg., Columbus, Ohio,	Special Agent,	National Fire Insurance Co., Hartford.
Thrush, Glenn L.	1918	500 Hartman Bldg., Columbus, Ohio,	Special Agent,	National Fire Insurance Co., Hartford.
Tichenor, O. J.	1921	121 N. Market St., Wichita, Kan.,	Special Agent,	Agricultural Insurance Company.
Tidrick, Ross S.	1920	405 James Bldg., Columbus, Ohio,	State Agent,	Springfield Fire & Marine Insurance Co.
Timberlake, C. S.	1898	Hartford, Conn.,	General Agent,	Hartford Fire Insurance Co.
Timmerman, W. L.	1918	Scimitar Bldg., Memphis, Tenn.,		Cleveland National Fire Insurance Co.
Tinsley, B. P.	1920	502 Central National Bank, Columbus, Ohio,		Hartford Fire Insurance Co.
Tinsley, E. W.	1911	Canton, Ohio,	Special Agent,	Care Lenard Agency.
Tippery, W. J.	1909	McKnight Bldg., Minneapolis, Minn.,	Local Agent,	Chas. W. Sexton & Co.
Tisdale, Hardin V.	1921	422 West Fort St., Detroit, Mich.,	Special Agent,	North British & Mercantile Ins. Co.
Titus, Wm. G.	1909	Lansing, Mich.,		Underwriters Adjusting Co.
Tobias, Walter B.	1918	912 Lehman Bldg., Peoria, Ill.,	Special Agent,	Hartford Fire Insurance Co.
*TOLLES, FRED W.	1896	86 Michigan St., Milwaukee, Wis.,	Adjuster,	
Tompkins, F. J.	1920	617 First Wisconsin National Bank Bldg., Milwaukee, Wis.,	Special Agent,	New York Underwriters Agency.
Toole, William J., Jr.	1920	1005 City Trust Bldg., Indianapolis, Ind.,	Manager,	Underwriters Adjusting Co.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
*TOWNLEY, W. R. Tracy, Chas. P.	1894 1917	76 W. Monroe St., Chicago, Ill., 1911 175 W. Jackson Blvd., Chicago, Ill.,	General Agent, Special Agent,	British American Assurance Co. New Hampshire Insurance Co.
Trask, Frederic Allan	1921	1107 Hume-Mansur Bldg., Indianapolis, Ind.,	Special Agent,	Fireman's Fund Insurance Co.
Treleaven, Louis H.	1919	Boone, Iowa,	State Agent,	Rochester Dept., Great American.
*TREZEVANT, J. T. Trimble, A. H.	1897 1921	Dallas, Tex., 1310 Beaver Ave., N. S., Pittsburgh, Pa.,	General Agent, President,	Trezevant & Cochran. Superior Fire Insurance Co.
*TRIPP, S. W.	1896	1096 175 W. Jackson Blvd., Chicago, Ill.,	Manager,	Western Factory Insurance Assn.
*TRITTLE, F. L. Tucker, R. S.	1894 1920	Rockford, Ill., 1564 175 W. Jackson Blvd., Chicago, Ill.,	Inspector.	Illinois Inspection Bureau.
Tudor, H. P.	1920	1214 Willison St., Webster City, Mo.,	State Agent,	Niagara Fire Insurance Co.,
Turner, C. H.	1915	226 W. Adams St., Chicago, Ill.,	Special Agent, Asst. Secretary, Managing Underwriter,	Standard American Fire Insurance Co. of Chicago.
Turner, S. D.	1912	702 Fidelity Trust Bldg., Indianapolis, Ind.,	State Agent,	Svea Fire Insurance Co.
Tuttle, C. R.	1911	209 W. Jackson Blvd., Chicago, Ill.,	Manager,	Insurance Co. of North America.
Ullmann, Albert I.	1914	2133 175 W. Jackson Blvd., Chicago, Ill.,	District Manager,	Phoenix Insurance Co., Hartford.
Underwood, Thos. C. Updegraff, J. G.	1915 1908	P. O. Box 771, Chicago, Ill., R. A. Long Bldg., Kansas City, Mo.,	Adjuster,	Continental Insurance Co.
Upham, A. M.	1905	408 S. & L. Bldg., Des Moines, Iowa,	State Agent,	Royal Insurance Co.
Upham, H. C.	1914	P. O. Box 1151, Oklahoma City, Okla.,	State Agent,	Liverpool & London & Globe Ins. Co.
Vail, J. D. Valentine, Geo. S. Vance, Chas. S.	1916 1900 1918	39 S. La Salle St., Chicago, Ill., Le Roy, Ohio, Valley Bank Bldg., Des Moines, Iowa,	Asst. General Agent, Manager,	Hartford Fire Insurance Co. Ohio Farmers Insurance Co.
Van Deventer, A. E.	1914	732 Gas & Electric Bldg., Denver, Colo.,	Vice-President,	Iowa National Fire Insurance Co.
*VAN DEVENTER, W. E.	1892	1827 175 W. Jackson Blvd., Chicago, Ill.,	Special Agent,	Aetna Insurance Co.
Van Deventer, William E., Jr.	1919	946 177 W. Jackson Blvd., Chicago, Ill.,	Supt. Farm Dept.,	Aetna Insurance Co.
*VAN VALKENBURG, M. W.	1894	118 E. Tenth St., Kansas City, Mo.,	Special Agent,	Michigan Fire & Marine Insurance Co.
Varley, Chas. E.	1910	209 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Liverpool & London & Globe Ins. Co.
Vernor, Richard E.	1917	1714 Dime Bank Bldg., Detroit, Mich.,	Asst. Manager,	Springfield Fire & Marine Ins. Co.
Vickery, E. B.	1914	1564 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Liverpool & London & Globe Ins. Co.
Von Sien, Geo. S. *VORE, MILTON P.	1916 1892	Fargo, N. D., Box 163, 1237 175 W. Jackson Blvd., Chicago, Ill.,	Mgr. Borderage Dept., General Agent,	Niagara Fire Insurance Co. Liverpool & London & Globe Ins. Co.
Voss, R. D.	1915	706 Terminal Bldg., Lincoln, Neb.,	Field Representative,	Eagle Star & British Dominion of Eng.
Wadsworth, C. D.	1917	416 United Bank Bldg., Des Moines, Iowa,	Special Agent,	Glens Falls Insurance Co.
Wager, Frederic W.	1921	904 City Trust Bldg., Indianapolis, Ind.,	State Agent, Special Agent,	Springfield Fire & Marine Ins. Co. British America Assurance Co.

* Life member.

NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
*WAGGONER, Sol. E.	1894	5351 Delmar Ave., St. Louis, Mo.,		Care of Citizens Insurance Co.
Waldman, W. M.	1921	Boone, Iowa,	Special Agent,	Providence Washington Insurance Co.
Waldron, Raymond	1903	1 Liberty St., New York City, N. Y.,	Asst. Manager,	Rochester Dept. Great American Insurance Company, New York.
*WALKER, H. H.	1871	Home Insurance Bldg., Chicago, Ill.,	Retired,	Home Insurance Co.
Walker, W. E.	1911	567 Gas & Electric Bldg., Denver, Colo.,	Special Agent,	Glens Falls Insurance Co.
Wallace, A. C.	1913	1437 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	North British & Mercantile Ins. Co.
*WALLACE, J. M.	1882	271 La Fayette St., Dayton, Ohio,		Care of National Fire Ins. Co., Hartford.
Wallace, R. H.	1921	New Masonic Temple Bldg., Omaha, Neb.,	Asst. Manager,	Columbia Fire Underwriters Agency.
Wallace, Walter G.	1913	1723 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Herrick & Auerback.
Wallin, O. F.	1921	175 W. Jackson Blvd., Chicago, Ill.,		Generale Fire Assurance Co.
Walling, Kelsey L.	1904	Des Moines, Iowa,	Publisher,	Iowa Insurance Service Bureau.
Wallis, Samuel A.	1918	373 Broadway, Milwaukee Wis.,	State Agent,	Svea Fire & Life Insurance Co.
Walsh, J. H.	1909	512 American Bank Bldg., Kansas City, Mo.,	State Agent,	Home Insurance Company, New York.
Walsh, Wm.	1917	Tenth Floor Builders Exchange, Minneapolis, Minn.,	Secy. and Treas.,	Twin City Fire Insurance Co.
Wanvig, M. L.	1917	111 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Atlas Assurance Co., Ltd.
Ward, W. B.	1919	1314 Merchants Bank Bldg., Indianapolis, Ind.,	Manager,	Indiana Audit Bureau.
Waring, S. W.	1921	Dubuque, Iowa,	Asst. Secretary,	Dubuque Fire & Marine Insurance Co.
Warner, E. H.	1917	Box 717, Mason City, Iowa,		
Warner, Lansing B.	1900	111 W. Monroe St., Chicago, Ill.,		
Warner, S. W.	1919	1551 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	North River Insurance Co.
Warren, L. P.	1916	1655 175 W. Jackson Blvd., Chicago, Ill.,	Cook County Mgr.,	Milwaukee Mechanics Insurance Co
*WARREN, W. S.	1891	1144 175 W. Jackson Blvd., Chicago, Ill.,	Retired,	
*WASHINGTON, H. B.	1882	123 William St., New York City, N. Y.,	Loss Committee,	New York Board of Fire Underwriters.
*WASSON, A. M. L.	1896	1314 First National Bank Bldg., Cincinnati, Ohio,	Retired,	Franklin Fire Insurance Co., Penna.
Waterman, Howard F.	1905	Watertown, N. Y.,	Asst. Secretary,	Agricultural Insurance Co.
Watson, Wm. F.	1911	1827 175 W. Jackson Blvd., Chicago, Ill.,	Asst. Gen. Agent,	Aetna Fire Insurance Co.
Weaver, K. D.	1910	1103 City Trust Bldg., Indianapolis, Ind.,	State Agent,	North British & Mercantile.
Webb, Ward W.	1914	206 New Vicary Bldg., Canton, Ohio,		Ward W. Webb & Company.
Webster, George	1920	726 Gas & Electric Bldg., Denver, Colo.,	Adjuster.	
Wechselberg, Robert	1921	Milwaukee, Wis.	State Agent,	Milwaukee Mechanics Insurance Co.
Weed, N. A.	1919	735 E. Ohio St., Pittsburgh, Pa.,	Secy. and Treas.,	Republic Fire Insurance Co.
Wehmeyer, C. A.	1908	920 Oakland Ave., Ann Arbor, Mich.,	Special Agent,	Security Insurance Co., New Haven.
Weil, Aaron M.	1898	29-31 Main St., Evansville, Ind.,	Local Agent.	
Weineck, F. L.	1902	442 Jefferson Bldg., Milwaukee, Wis.,	State Agent,	Sun Insurance Office.

* Life member.

NAME	DATE OF MEMBERSHIP	ADDRESS	TITLE	COMPANY
Weinfurth, Ed. J.	1919	1275 Pierce Bldg., St. Louis, St. Louis, Mo.,	State Agent,	Dubuque Fire & Marine Insurance Co.
Weingartner, R. L.	1915	505 Trust Bldg., Rockford, Ill.,	Local Agent,	Weingartner Insurance Agency.
Weiser, S. F.	1904	Dubuque, Iowa,	Secretary,	Dubuque Fire & Marine Insurance Co.
Welch, B. M.	1917	86 Michigan St., Milwaukee, Wis.,	State Agent,	Phoenix Assurance Co. of London.
Wells, Ed. E.	1911	1144 175 W. Jackson Blvd., Chicago, Ill.,	Supt. of Agencies,	Liverpool & London & Globe Ins. Co.
Wells, H. M.	1899	1637 175 W. Jackson Blvd., Chicago, Ill.,	Adjuster,	Care of Klee, Rogers & Co.
Wells, J. Dean	1920	2021 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Yorkshire Insurance Co.
*WELPTON, D. B.	1895	209 W. Jackson Blvd., Chicago.	General Adjuster,	Royal Insurance Co.
Welsh, Milton	1899	412 American Bank Bldg., Kansas City, Mo.,	Adjuster,	
Welsh, Milton, Jr.	1915	412 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Glens Falls Insurance Co.
Wendt, Edw. C.	1919	1018 Exchange Bldg., St. Paul, Minn.,	Special Agent,	
Wesner, E. M.	1909	617 Iowa State Bank Bldg., Burlington, Iowa,	Adjuster,	American Insurance Co., Newark.
West, D. D.	1915	Grand Rapids, Mich.,		Peninsular Fire Ins. Co. of Grand Rapids
West, Robert H., Jr.	1918	Care of Union Stock Yards, Cincinnati, Ohio,	Gen. Manager, Live Stock Dept.,	Hartford Fire Insurance Co.
Westmeyer, F. H.	1911	1412 Second National Bank Bldg., Toledo, Ohio,	Adjuster,	Western Adjustment & Inspection Co.
*WETMORE, E. R.	1895	1753 175 W. Jackson Blvd., Chicago, Ill.,	President,	Munger, Vokoun, Wetmore & Witherbee
Whalen, Henry C.	1916	Wichita, Kan.,	Ast. Manager,	Central States Fire Insurance Co.
Wharton, J. C.	1907	76 W. Monroe St., Chicago, Ill.,	Manager,	Sun Insurance Office.
Wheeler, C. E.	1909	Milwaukee, Wis.,	President,	Wisconsin Insurance Bureau.
*WHEELER, E. S.	1887	2280 Elston Ave., Chicago, Ill.,	Engineer,	Wheeler Varnish Works.
Wheeler, Lloyd T.	1921	Box 559, Oklahoma City, Okla.,	General Agent,	Oklahoma Inspection Bureau.
Whipple, C. G.	1905	531 175 W. Jackson Blvd., Chicago, Ill.,	Supt. of Auto. Dept.,	Union of Canton.
Whitaker, E. G.	1919	209 W. Jackson Blvd., Chicago, Ill.,	Cook County Mgr.,	Queen Insurance Company.
White, J. B.	1917	2115 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Glens Falls Insurance Co.
White, John O.	1915	808 Stahlman Bldg., Nashville, Tenn.,	Special Agent,	Sun Insurance Office.
White, Morris W.	1913	597 Endicott Bldg., St. Paul, Minn.,	State Agent,	Glens Falls Insurance Co.
White, Richard	1916	607 Colorado Bldg., Denver, Colo.,	Special Agent,	Liverpool & London & Globe Ins. Co.
White, William F.	1920	Merchants Bank Bldg., Indianapolis, Ind.,	Secretary,	New York Underwriters Agency.
White, William G.	1920	394 Ludlow Arcade, Dayton, Ohio,	Special Agent,	London & Lancashire Fire Ins. Co.
Whiteley, A. S.	1920	Wheeling Steel Corporation Bldg., Wheeling, W. Va.,	State Agent,	West Virginia Fire Underwriters Assn.
Whitford, Geo. S.	1903	614 Colorado Bldg., Denver, Colo.,	State Agent,	Niagara Fire Insurance Co.
Whitney, Martin V.	1908	602 First National Bank Bldg., Ann Arbor, Mich.,	State Agent,	Western Assurance Company.
Whitney, Ross	1921	1430 175 W. Jackson Blvd., Chicago, Ill.,	Adjuster,	C. D. Greene & Co.
Whittemore, C. L.	1902	1007 Sharp Bldg., Kansas City, Mo.,	Manager,	Western Adjustment & Inspection Co.
Wickware, Marc	1920	450 Houseman Block, Grand Rapids, Mich.,	Supt. of Agents,	Peninsular Fire Insurance Co.

* Life member.

FIFTIETH ANNIVERSARY MEETING.

NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Wieben, Rud H.	1910	Mason & E. Water Sta., Milwaukee, Wis.	Secretary,	Milwaukee Mechanics Fire Ins. Co.
Wiese, John D.	1920	2119 175 W. Jackson Blvd., Chicago, Ill.	Asst. Gen. Manager,	Underwriters Adjusting Co.
Wilbor, L. A.	1918	1231 Chestnut Ave., Cleveland, Ohio,		Brooks, Wilbor, Parsons Co.
Wilbur, J. R.	1915	P. O. Drawer 771, Chicago, Ill.	2nd Vice-President,	Continental Insurance Co.
Wiley, Keith P.	1918	612 Ford Bldg., Detroit, Mich.		Paris Insurance Company.
*WILKEN, W. A.	1896	Atlantic, Iowa,	State Agent,	United States & North River Fire Ins. Co.
Willcutt, S. E.	1920	701 Jackson St., Topeka, Kan.	State Agent,	Fireman's Fund Insurance Co.
*WILLIAMS, GEO. G.	1885	115-117 Wisconsin St., Milwaukee, Wis.		Liverpool & London & Globe Ins. Co.
Williams, John W.	1905	1806 Merchants Bank Bldg., Indianapolis, Ind.	State Agent,	Merchants & Manufacturers Ins. Bureau.
Williams, Joe. E.	1917	172 Wisconsin St., Milwaukee, Wis.,	Manager,	
Williams, R. H.	1911	80 William St., New York City, N. Y.,	Manager Local Dept.,	Northwestern National Insurance Co.
*WILLIAMS, S. G.	1882	335 Symes Bldg., Denver, Colo.,	Asst. Manager,	Liverpool & London & Globe Ins. Co.
*WILLIAMS, W. D.	1897	Rockford, Ill.,	Ins. Atty. & Adjuster.	Security Insurance Co., Connecticut.
Wilson, C. M.	1921	104 La Fayette Apts., Bloomington, Ill.,	Manager,	Farmers Insurance Co. of Iowa.
Wilson, Freeman	1910	205 Schults Bldg., Columbus, Ohio,	Special Agent,	Rhode Island Fire Insurance Co.
Wilson, Geo. T.	1902	115 Forest Ave., Dayton, Ohio,	Special Agent,	Globe Insurance Co. of Pennsylvania.
Wilson, Kit	1915	American Bank Bldg., Kansas City, Mo.,	State Agent,	American Insurance Co., Newark.
Wilson, M. R.	1919	307 Lombard Bldg., Indianapolis, Ind.,	State Agent,	Firemen's Fire Insurance Co.
Wilson, Thomas L.	1919	508 Walnut St., Philadelphia, Pa.,	Manager,	Delaware Underwriters.
Winchell, William B.	1920	701 Jackson St., Topeka, Kan.	State Agent,	Westhester Fire Insurance Co.
*WINDLE, JOE. J.	1891	75 Fulton St., New York City, N. Y.,	Adjuster.	
Windsor, J. J.	1905	906 City Trust Bldg., Indianapolis, Ind.,	Special Agent,	Glens Falls Insurance Co.
Winter, Edw. A.	1912	1206 First National Bank Bldg., Cincinnati, Ohio,	State Agent,	Pacific Fire Insurance Co.
Wirth, E. F.	1911	944 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	National Fire Ins. Co., Hartford.
Wise, Gus. M.	1905	225½ S. Sixth St., Springfield, Ill.,	Inds. Adjuster,	Continental Mutual Automobile.
Wisner, W. K.	1899	1730 B. Ave., E., Cedar Rapids, Iowa,	Special Agent,	Northern Assurance Co.
*WITHERBEE, W. E.	1889	1753 175 W. Jackson Blvd., Chicago, Ill.,	Local Agent.	
Woessner, Henry J.	1902	324 N. Michigan Ave., Chicago, Ill.,	Secretary,	American General Ins. Co., Chicago.
Wolf, Walter H.	1920	606 Empire Bldg., Detroit, Mich.,	Special Agent,	National Union Fire Insurance Co.
Wolff, Herman C.	1914	308 Lombard Bldg., Indianapolis, Ind.,	Supt. Spec. Risk Dept.,	Aetna Insurance Co.
*WOLFF, L. H.	1895	Aetna Bldg., Indianapolis, Ind.,	State Agent,	Aetna Insurance Co., Hartford.
Wollaeger, Wm. C.	1919	Brundier Bldg., Milwaukee, Wis.,	President,	Concordia Fire Insurance Co.
Woltersdorff, Ralph F.	1906	1305 175 W. Jackson Blvd., Chicago, Ill.,	State Agent,	Atlas Assurance Company.
Wonn, C. G.	1901	642 Monadnock Bldg., Chicago, Ill.,	State Agent,	Northern Assurance Co.

* Life member.

MEMBERSHIP DIRECTORY.

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NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Wood, Clark O.	1903	297 S. Hight St., Columbus, Ohio,	Special Agent,	Home Insurance Company.
*Wood, H. N.	1885	418 Omaha National Bank Bldg., Omaha, Neb.,	State Agent,	North British & Mercantile Ins. Co.
Wood, Oliver Grant	1919	Columbus, Ohio,	Special Agent,	Home Insurance Co.
Woodroffe, John T.	1917	Merchants National Bank Bldg., Fargo, N. D.,	Special Agent,	Northern Assurance Co., Ltd.
Woodroffe, Wm. W.	1920	1024 Plymouth Bldg., Minne- apolis, Minn.,	State Agent,	Michigan Fire & Marine Insurance Co.
Woods, F. E.	1913	Columbus, Ohio,	State Agent,	Sun Insurance Office.
Woodsmall, W. O.	1917	416 American Bank Bldg., Kan- sas City, Mo.,	State Agent,	Fire Association, Philadelphia.
Worthington, G. H.	1910	76 W. Monroe St., Chicago, Ill.,	Office Supt.,	Commercial Union Assurance Co.
Wright, Arthur J.	1908	172 Wisconsin St., Milwaukee, Wis.,	General Adjuster,	Northwestern National Insurance Co., Milwaukee.
Wright, Chas. T.	1919	1300 76 W. Monroe St., Chi- cago, Ill.,	Special Agent,	Great American Insurance Co.
Wright, H. B.	1921	408 S. & L. Bldg., Des Moines, Iowa,	Special Agent,	Liverpool & London & Globe Ins. Co.
Wright, W. S.	1908	Marquette, Mich.,	Adjuster,	Insurance Adjustment & Inspection Co.
Yates, Henry A.	1921	506 Ferguson Bldg., Spring- field, Ill.,	State Agent,	Aetna Insurance Co.
Yeaton, Alfred D.	1910	1911 175 W. Jackson Blvd., Chicago, Ill.,	General Agent,	New Hampshire Fire Insurance Co.
Yelton, F. M.	1921	Box 73, Grand Rapids, Mich.,	Special Agent,	Allemania Fire Insurance Co.
Young, Chas. O.	1900	1211 Plymouth Bldg., Minne- apolis, Minn.,	State Agent,	Liverpool & London & Globe Is. Co.
Young, Frank D.	1920	Cincinnati, Ohio,	Adjuster,	Western Adjustment Co.
Yuncker, Geo. A.	1906	Plain Dealer Bldg., Cleveland, Ohio,	Asst. State Agent,	Royal Insurance Co.
Yunker, Charles H.	1921	Milwaukee, Wis.,	President,	Milwaukee Mechanics Insurance Co.
Zechlin, H. J.	1902	123 William St., New York City, N. Y.,	Asst. Secretary,	Niagara Fire Insurance Co.
Zimmer H. M.	1906	801 Old Colony Life Bldg., Chicago, Ill.,	Special Agent,	Home Insurance Co., New York.
Zimmermann, Robert F.	1920	217 W. Water St., Milwaukee, Wis.,	Special Agent,	County Fire Insurance Co.
Zoelzer, Paul	1914	510 McKnight Bldg., Minne- apolis, Minn.,	State Agent,	Netherlands Insurance Co.
Zuber, John W.	1917	Columbus, Ohio,		Columbus Tire & Rubber Co.
Zweig, H. M.	1903	424 Walnut St., Philadelphia, Pa.,	State Agent,	National Insurance Co., Hartford.

* Life member.

LIFE MEMBERSHIP

Affeld, Chas. E.	Chicago, Ill.	Fargo, F. M.	Minneapolis, Minn.
Anderson, Chas. H.	Hannibal, Mo.	Fertig, C. T.	Colorado Springs, Colo.
Andrews, C. L.	Detroit, Mich.	Fisher, G. M.	Chicago, Ill.
Andrews, D. W.	Grand Haven, Mich.	Fisher, Walter I.	Minneapolis, Minn.
Andrus, S. D.	Detroit, Mich.	Fleming, J. D.	Marshall, Mo.
Atwood, H. F.	Rochester, N. Y.	Fort, C. W.	Kansas City, Mo.
Auerbach, Benj.	Chicago, Ill.	Fracker, C. W.	Des Moines, Iowa.
Bailey, Geo. A.	Topeka, Kan.	Freidley, H. H.	Indianapolis, Ind.
Bailey, J. W.	Denver, Colo.	Gill, George C.	Quincy, Ill.
Bament, W. N.	New York, N. Y.	Glidden, H. H.	Chicago, Ill.
Barnard, C. F.	Cleveland, Ohio.	Gray, J. H.	Columbus, Ohio.
Batchelder, G. H.	New York, N. Y.	Hall, Theo. D.	Detroit, Mich.
Bell, G. H.	Chicago, Ill.	Harvey, R. D.	New York, N. Y.
Bennett, H.	Cedar Rapids, Iowa.	Higbee, W. E.	Chicago, Ill.
Bennett, R. M.	New York, N. Y.	Higley, Chas. W.	Chicago, Ill.
Blackwelder, I. S.	Chicago, Ill.	Hildreth, L. E.	Chicago, Ill.
Bliven, Waite.	Philadelphia, Pa.	Hill, Herbert C.	Boston, Mass.
Bloom, Nelson A.	Detroit, Mich.	Hitchcock, E. M.	Minneapolis, Minn.
Blossom, Geo. W.	Chicago, Ill.	Howe, H. I.	Winona, Minn.
Bonar, L. J.	Mansfield, Ohio.	Hubbard, Fred A.	New York, N. Y.
Boining, Herbert E.	Milwaukee, Wis.	Hubble, J. W.	Jacksonville, Ill.
Bowers, F. W.	Hartford, Conn.	Hubble, L. J.	Monmouth, Ill.
Brant, J. A.	Minneapolis, Minn.	Hunter, R. H.	Chicago, Ill.
Brown, Grant R.	Great Falls, Mont.	Irvin, E. C.	Philadelphia, Pa.
Brown, Wm. C.	St. Louis, Mo.	Johnson, J. J.	Chicago, Ill.
Burke, F. H.	Chicago, Ill.	Johnston, Jas. C.	Berkeley, Cal.
Bush, J. B.	Kansas City, Mo.	Joseph, James F.	Chicago, Ill.
Calley, E. J.	Chicago, Ill.	Julian, N. T.	Columbus, Ohio.
Carlisle, E. G.	Chicago, Ill.	Kelley, Chas. A.	Terre Haute, Ind.
Carlisle, Henry W.	Chicago, Ill.	Kelley, W. P.	South Bend, Ind.
Carpenter, J. D.	Des Moines, Iowa.	Kelsey, H. N.	New York, N. Y.
Carr, J. H.	Chicago, Ill.	Kelsey, Jos. A.	New York, N. Y.
Carver, J. G.	Detroit, Mich.	Kelsey, Preston T.	New York, N. Y.
Cate, S. E.	New York, N. Y.	Kemp, O. C.	Greenville, Mich.
Chamberlin, W. O.	San Diego, Cal.	Knighton, P. H.	Hannibal, Mo.
Chapmen, W. A.	Chicago, Ill.	Lamey, H. T.	Denver, Colo.
Chubb, William.	Wayne, Penn.	Lee, Frederick W.	New York, N. Y.
Clemons, W. H.	Cincinnati, Ohio.	Lonehan, J. H.	Joliet, Ill.
Clough, Allen E.	New York, N. Y.	Lent, Loui A.	Cincinnati, Ohio.
Colson, H. W.	Phoenix, Ariz.	Lidster, R. E.	Chicago, Ill.
Corbet, J. C.	Chicago, Ill.	Little, F. W., Jr.	Kansas City, Mo.
Cornell, H. F.	Detroit, Mich.	Littlejohn, W. J.	Pasadena, Cal.
Crosley, George R.	Webster City, Iowa.	Livingston, J. K.	Detroit, Mich.
Cunningham, J. L.	Glen Falls, N. Y.	Loudon, H. R.	Crrooked Lake, Fla.
Curtis, Chas. E.	Cleveland, Ohio.	Love, A. J.	Omaha, Neb.
Dale, John F.	Omaha, Neb.	Lovejoy, Geo. M.	Hartford, Conn.
Daniel, T. R.	Pasadena, Cal.	Low, C. F.	New Orleans, La.
Daniels, W. H.	Chicago, Ill.	Lowe, N. C.	Jackson, Mich.
Davies, John E.	Chicago, Ill.	Lowry, W. D.	Minneapolis, Minn.
Dean, A. F.	Evanston, Ill.	Luce, Fred B.	Chicago, Ill.
de Roode, Holger.	Chicago, Ill.	Mariner, W. E.	Chicago, Ill.
de Veuve, Jas. H.	Seattle, Wash.	Marshall, John, Jr.	San Francisco, Cal.
De Witt, Carroll L.	New York, N. Y.	McAunally, F. T.	Berkeley, Cal.
Driscoll, M. F.	Chicago, Ill.	McGregor, P. D.	Chicago, Ill.
Drum, W. I.	Topeka, Kan.	McLaran, J. B.	Duluth, Minn.
Dunlop, Chas. D.	Providence, R. I.	McMillan, L. S.	Chicago, Ill.
Dunning, F. A.	Akron, Ohio.	Meinel, F. A.	Denver, Colo.
Ebbert, George G.	Chicago, Ill.	Miller, A. F.	Belleville, Ill.
Eddy, H. C.	Chicago, Ill.	Miller, C. N.	Los Angeles, Cal.
Edmonds, J. Frank.	Denver, Colo.		

LIFE MEMBERSHIP

Monroe, A. R.	Newark, N. J.	Spice, Horace L.	Detroit, Mich.
Moore, George H.	Pasadena, Cal.	Stafford, John F.	Chicago, Ill.
Moore, M. S.	Terre Haute, Ind.	Stauffer, J. Geo.	Chicago, Ill.
Mott, George C.	St. Paul, Minn.	Steele, W. L.	New York, N. Y.
Mueller, G.	Los Angeles, Cal.	Tolles, Fred W.	Milwaukee, Wis.
Neuberger, John M.	Cleveland, Ohio.	Townley, W. R.	Chicago, Ill.
O'Brien, Joe. W.	Grand Haven, Mich.	Treasavant, J. T.	Dallas, Tex.
Olds, A. C.	Los Angeles, Cal.	Tripp, S. W.	Chicago, Ill.
Page, Wm. E.	Fargo, N. D.	Trittle, F. L.	Rockford, Ill.
Persch, C. F.	Los Angeles, Cal.	Van Deventer, W. E.	Chicago, Ill.
Phillips, H. O.	Indianapolis, Ind.	Van Valkenburg, M. W.	Kansas City, Mo.
Ragsdale, J. C.	San Francisco, Cal.	Vore, Milton P.	Chicago, Ill.
Rason, Fred W.	Columbus, Ohio.	Waggoner, Sol. E.	St. Louis, Mo.
Rassweiler, H. H.	Naperville, Ill.	Walker, H. H.	Chicago, Ill.
Raynolds, Robt. L.	Columbus, Ohio.	Wallace, J. M.	Dayton, Ohio.
Redfield, D. W.	Chicago, Ill.	Warren, W. S.	Chicago, Ill.
Reekie, Chas. A.	Detroit, Mich.	Washington, H. B.	New York, N. Y.
Reynolds, M. A.	Chicago, Ill.	Wasson, A. M. L.	Cincinnati, Ohio.
Ritchie, Frank.	Cincinnati, Ohio.	Welpton, D. B.	Omaha, Neb.
Robertson, J. W.	Chicago, Ill.	Wetmore, E. R.	Chicago, Ill.
Rogers, Frank D.	Chicago, Ill.	Wheeler, E. S.	Chicago, Ill.
Rollo, Wm. F.	Chicago, Ill.	Wilken, W. A.	Atlantic, Iowa.
Rudy, D. A.	Indianapolis, Ind.	Williams, George G.	Milwaukee, Wis.
Schrup, N. J.	Dubuque, Iowa.	Williams, S. G.	Denver, Colo.
Scott, Walter	Kansas City, Mo.	Williams, W. D.	Rockford, Ill.
Shepherd, John E.	Charlottesville, Va.	Windle, Jos. J.	New York, N. Y.
Singleton, J. P.	New York, N. Y.	Witherbee, W. E.	Chicago, Ill.
Smith, Thos. H.	Dayton, Ohio.	Wolff, L. H.	Indianapolis, Ind.
		Wood, H. H.	Omaha, Neb.

At the Fortieth Annual Meeting of the Fire Underwriter's Association of the Northwest, held in Chicago, October 6 and 7, 1906, the following amendment to the By-Laws was adopted:

ARTICLE II.

SECTION 8. All members whether active or associate, will be transferred to the Life Membership List after they have paid dues twenty-five years, such life membership to carry with it all the rights and privileges of an active member and with no dues to pay.

ASSOCIATE MEMBERS

NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Arnold, F. W., Jr.	1906	303 Turke Head Bldg., Providence, R. I.	Attorney.	
Bingham, H. C.	1917	1219 First National Bank Bldg., Cincinnati, Ohio,	Special Agent,	Graydon & Dube.
*Carver, J. G.	1896	1714 Dime Bank Bldg., Detroit, Mich.,		Care of Liverpool & London & Globe Insurance Co.
Conklin, Walter W.	1899	703 34th. Ave., S., Minneapolis, Minn.,	Local Agent,	Hood Agency.
De Crof, E. W.	1909	615 Commerce Bldg., Kansas City, Mo.,		Lesh Oil Company.
*De Veuve, Jas. H.	1896	311 White Bldg., Seattle, Wash.	Retired Gen. Agent,	Phoenix Assurance Co., Ltd.
*Driscoll, M. F.	1892	Lakota Hotel, Chicago,	Local Agent,	Phillips, Snapp & Espenscheid.
Espenscheid, H. F.	1901	116 W. Main St., Danville, Ill.,		
*Fertig, C. T.	1897	Box 76, Colorado Springs, Colo.,	Local Agent,	Lawton & Fertig.
Hebgen, Arthur F.	1904	Milwaukee, Wis.,	Special Agent,	Concordia Fire Insurance Co.
Heller, Geo., Jr.	1905	Sheboygan, Wis.,	Local Agent.	
Holt, Fred R.	1903	1611 175 W. Jackson Blvd., Chicago, Ill.,		
*Hunter, R. H.	1894	1937 175 W. Jackson Blvd., Chicago, Ill.,	Local Agent.	
*Kelley, W. P.	1893	Room No. E, American Trust Bldg., South Bend, Ind.,	Local Agent,	
Leach, George E.	1911	1110 McKnight Bldg., Minneapolis, Minn.,	Supt. of Agencies,	Minneapolis Fire & Marine Ins. Co.
*Livingston, J. K.	1897	810 Dime Bank Bldg., Detroit, Mich.,	Local Agent,	McNaughton & Livingston.
Mannen, Frank A.	1903	80 Maiden Lane, New York, City, N. Y.		
Mowry, Geo. A.	1905	323 Metropolitan Bank Bldg., Minneapolis, Minn.,	Special Agent,	Home Insurance Co.
*Rassweiler, N. H.	1892	Naperville, Ill.		
Schafer, Fred W.	1899	1907 Grand Ave., Kansas City, Mo.,	Vice-President,	T. H. Mastin Company.
*Shepherd, John E.	1897	Charlottesville, Va.,	Vice-President,	Automatic Fire Pro. Co., Whitestone L. I.
Shepherd, John S.	1900	926 C. C. Chapman Bldg., Los Angeles, Cal.,	Insurance Adjuster.	
Thatcher, H. H.	1901	Pontiac, Michigan,	State Agent,	Fidelity-Phenix Insurance, Co.
Troxell, Robt. W.	1906	Springfield, Ill.,	Local Agent,	

HONORARY MEMBERS

NAME	DATE OF MEMBER- SHIP	ADDRESS	TITLE	COMPANY
Barry, Hon. Jas. V.	1910	1 Madison Ave., New York.		
Bates, Thomas	1919	39 S. La Salle St., Chicago, Ill.		
Beck, Hon. Jas. M.	1897	44 Wall St., New York City.		
Biggell, R. M.	1897	Hartford, Conn.,	President,	Hartford Fire Insurance Co.
Briggs, Nelson E.	1894	1437 175 W. Jackson Blvd., Chicago, Ill.,	General Adjuster,	North British & Mercantile Ins. Co.
Coffee, Mrs. J. J.	1916	4716 Magnolia Ave., Chicago.		
*Dean, A. F.	1897	1106 Church St., Evanston, Ill.,	Resident Director,	Springfield Fire & Marine Insurance Co.
Jessop, R. N.	1896	Fairfield, Ill.,	Special Agent,	Fidelity-Phenix Fire Insurance Co.
Stevens, W. H.	1919	Watertown, N. Y.,	President,	Agricultural Insurance Co.
Wyper, James	1897	Hartford, Conn.,	Secretary,	Hartford Insurance Company.

* Life member.

In Memoriam

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NAME	DATE OF DEATH	ADDRESS	TITLE	COMPANY
Abbey, A. J. B.	89	San Antonio, Tex.,	Special Agent,	Home Insurance Co., N. Y.
Abbott, W. S.	16	Detroit, Mich.,	State Agent,	North British & Mercantile Ins. Co.
Adams, Geo. W.	03	Chicago, Ill.,	Adjuster,	American Central Ins. Co.
Adams, John H.	10	St. Louis, Mo.,	Secretary,	Western Insurance Review.
Aldrich, H. L.	89	St. Louis, Mo.,	Proprietor,	Agricultural Ins. Co.
Alexander, F. W.	07	Indianapolis, Ind.,	Special Agent,	
Allabach, E. W.	12	Des Moines, Iowa,	Special Agent,	Commercial Union Assurance Co., Ltd. Palatine Ins. Co., Ltd.
Allen, E. L.	98	New York City,	President,	German American Insurance Co., N. Y.
Alverson, H. C.	21	Des Moines,	Manager,	Crum & Forster.
Ammons, Louis S.	13	Philadelphia, Pa.,	President,	Peoples National Fire Ins. Co.
Anderson, Lew W.	15	Cedar Rapids, Iowa,	Local Agent,	
Armstrong, Frank W.	97	Indianapolis, Ind.,	State Agent,	Merchants Ins. Co. of N. J.
Armstrong, G. A.	17	Detroit, Mich.,	State Agent & Adjuster,	Aetna Ins. Co. of Hartford.
Ashworth, Wm.	82	Chicago, Ill.,	General Agent,	British America Assurance Co., Toronto.
Aspinwall, Sterne F.	92	Grand Rapids, Mich.,	President,	Grand Rapids Fire Ins. Co.
Atwood, John	82	Alton, Ill.,	President,	Illinois Mutual Ins. Co., Ill.
Baker, Thomas, Jr.	16	Fargo, N. D.,	General Agent,	St. Paul, F. & M. Ins. Co.
Barnum, H.	17	Binghampton, N. Y.,	Supt. of Agencies,	Agricultural Ins. Co.
Barry, A. S.	82	Godfrey, Ill.,	General Adjuster,	
Barry, Chas. H.	18	Philadelphia, Pa.,	President,	Pennsylvania Fire Ins. Co.
Bartels, H. A.	17	Detroit, Mich.,	State Agent,	Rochester German Underwriters.
Bassett, E. J.	91	Hartford, Conn.,	General Agent,	Aetna Insurace Co., Hartford.
Belden, J. S.	09	Chicago, Ill.,	Manager,	Fire Association.
Bennett, F. C.	97	Cincinnati, Ohio,	General Agent,	Aetna Ins. Co.
Bennett, J. B.	89	Indianapolis, Ind.,	Local Board Commission'r.	
Benson, M. V. B.	19	Denver, Colo.,	State Agent and Adjuster	Insurance Co. of North America.
Benton, Walter B.	21	Indianapolis, Ind.,	State Agent,	Sun Ins. Office
Berne, J. J.	95	Chicago, Ill.,	General Adjuster,	Traders Ins. Co., Chicago.
Berry, E. H.	98	Milwaukee, Wis.,	State Agent,	Liverpool & London & Globe Ins. Co.
Best, J. G. S.	09	Chicago, Ill.,	Special Agent,	Girard F. & M. Ins. Co.
Beverage, David	97		Mgr. and Inspector,	
Bissell, F. R.	79	Dubuque, Iowa,	State Agent,	Hartford Fire Ins. Co., Hartford.
Bissell, Geo. Francis	95	Chicago, Ill.,	General Agent,	Hartford Fire Ins. Co., Hartford.
Blauvelt, Albert	18	Chicago, Ill.,	Associate Manager,	Western Factory Ass'n.
Bleakly, John L.	20	Des Moines, Iowa.	President,	Iowa National Fire Ins. Co.
Bliven, Chas. E.	96	Chicago, Ill.	Manager,	American Fire Ins Co., Philadelphia.
Blodgett, A. C.	06	Nashville, Tenn.,		
Blossom, Howard A	07	St. Louis, Mo.,	President,	Merchants Ins. Co., St. Louis.
Boughton, Frank S.	91	Denver, Colo.,	Special Agent,	Niagara Fire Ins. Co., N. Y.
Bowers, H. E.	01	New York City,	Retired.	
Bradshaw, W. D.	01	Chicago, Ill.,	General Agent,	Firemen's Ins. Co., N. J.
Braunstein, J. B.	08	Cincinnati, Ohio,	Special Agent,	Phoenix Ins. Co., Hartford, Conn.
Brooks, Fred S.	13	Detroit, Mich.,	General Adjuster.	
Brown, J. Mabbet	16	Madison, Wis.	Rater.	Liverpool & London & Globe Ins. Co.
Browne, Roger E.	10	Fargo, N. D.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Buck, Fred O'L.	10	Denver, Colo.,	Special Agent,	Phenix Ins. Co., Brooklyn.
Burch, Thos. Ross	92	Chicago, Ill.,	Gen'l Ag't Western Dep't,	Western A. & I. Co.
Burleigh, W. C.	21	Minneapolis, Minn.,	Adjuster,	
Burns, M. J.	17	Denver, Colo.,		Phenix Insurance Co.
Burroughs, F. M.	10	Chicago, Ill.,		Niagara Falls Ins. Co., N. Y.
Burt, Fred E.	86	Detroit, Mich.,	Manager Farm Branch,	
Bush, Henry W.	14	Chicago, Ill.,	Supervis. Ag't and Adj'r,	

In Memoriam—Continued

NAME	DATE OF DEATH	ADDRESS	TITLE	COMPANY
Butterfield, W. C.	01	St. Louis, Mo.,	General Adjuster,	Phoenix Ins. Co. of Hartford.
Campbell, E. T.	16	St. Louis, Mo.,	President,	American Central Ins. Co.
Campbell, S. F.	14	Chicago, Ill.,	Chicago Special Agent,	Glens Falls Ins. Co.
Carson, R. B.	07	Chicago, Ill., Hyde Park Hotel.	Manager,	German American Ins. Co., N. Y.
Cary, Eugene	04	Chicago, Ill.,	General Adjuster,	Germania Fire Ins. Co., N. Y.
Caswell, James H.	16	New York City,	Inspector,	Michigan Inspec. Bureau.
Chapman, E. F.	09	Detroit, Mich.,	General Agent,	Merchants Ins. Co., N. J.
Chittenden, W. G.	86	Chicago, Ill.,	State Agent,	Fidelity-Phenix Fire Insurance Co.
Clark, A. A.	12	Des Moines, Iowa,	General Agent,	Boylston Ins. Co., Boston.
Clarke, Geo. C.	87	Chicago, Ill.,	State Agent,	Franklin Fire Ins. Co., Philadelphia.
Clarke, W. T.	90	Des Moines, Iowa,	Vice-President,	Hartford Fire Ins. Co.
Clifford, W. E.	98	Evanston, Ill.	State Agent,	Fire Ass'n of Phila.
Cofran, J. W. G.	12	Hartford, Conn.,	State Agent,	New York Underwriters' Agency.
Colburn, Edgar L.	14	Minneapolis, Minn.,	State Agent,	Germania F. I. Co. of N. Y.
Cole, Aaron B.	96	Indianapolis, Ind.,	State Agent,	Fire Association, Phila.
Collier, Mervin F.	84	Kendallville, Ind.,	General Agent,	Franklin Insurance Co.
Collins, Martin	08	St. Louis, Mo.,	Secretary,	British America Assurance Co., Toronto.
Cook, Geo. H.	83	Indianapolis, Ind.,	Special Agent,	North Britiah & Mercantile Ins. Co.
Coome, C. F. C.	84	St. Louis, Mo.,	Superintendent,	Royal Insurance Co.
Cornell, W. B.	87	Chicago, Ill.,	State Agent,	Milwaukee Mechanics' Ins. Co.
Cowles, C. S.	10	Merriam Park, Minn.,	Secretary,	Northern Insurance Co.
Cramer, Adolf J.	98	Milwaukee, Wis.,	Special Agent,	German American Ins. Co.
Crandall, H. N.	14	Merriam Park, Minn.,	State Agent,	Home Ins. Co., N. Y.
Cratesenberg, A. A.	05	St. Paul, Minn.,	Special Agent,	Home Insurance Co.
Cromer, James	04	Indianapolis, Ind.,	General Agent,	Western Adjust. & Inspection Co.
Cromer, John B.	19	Indianapolis, Ind.,	Manager,	Northern Insurance Co., Eng.
Crooke, George	99	Evanston, Ill.,	Manager,	Fire Association, Phila.
Crooke, W. D.	94	Chicago, Ill.,	Manager,	Queen Ins. Co., of England.
Cunningham, W. H.	00	Chicago, Ill.,	Sup't Agencies,	
Cunningham, A. M.	86	Louisville, Ky.,	State Agent,	Aetna Insurance Co.
Dale, Louis, R.	19	St. Louis, Mo.,	Special Agent,	{ Phoenix Assurance Co.
*DALLAS, W. I.	19	Omaha, Neb.,	Special Agent,	Pelican Assurance Co.
Dana, Francis	13	Chicago, Ill.,	Special Agent,	National Ins. Co. of Hartford.
Daniel, Wm. C.	17	Columbus, Ohio,	General Agent,	Northern Assurance Co.
DARGAN, J. T.	18	Atlanta, Ga.	Special Agent,	Liverpool & London & Globe Ins. Co.
De Camp, D. J.	95	Schenectady, N. Y.,	General Agent,	Liverpool & London & Globe Ins. Co.
DeCamp, James M.	15	Cincinnati, Ohio,	General Adjuster,	Hartford Fire Insurance Co., Hartford.
Dean, Thos. L.	91	Chicago, Ill.,	Western General Agent,	Farmers Fire Ins. Co., York.
DeForest, E. F.	11	York, Pa.,	Special Agent,	Northern Insurance Co. of N. Y.
DeHunt, Frank G.	19	Milwaukee, Wis.,	State Agent,	City of N. Y. Ins. Co.
Deming, Wm. L.	16	Cleveland, Ohio,	Manager,	Reliance Insurance Co., Phila.
Devin, David T.	98	Chicago, Ill.,	Adjuster,	Delaware Insurance Co., Phila.
Dike, Henry A.	08	Chicago, Ill.,	State Agent,	Western Adjust. & Inspection Co.
Dillon, A. J.	20	Rochester, Ind.,	General Agent,	Continental Insurance Co.
Dodd, Geo. M.	19	Denver, Colorado.	Adjuster,	German Ins. Co. of Indiana.
Doeppers, August B.	02	Indianapolis, Ind.,	General Agent,	Philadelphia Underwriters.
Dow, B. B.	11	Chicago, Ill.,	General Agent,	National Fire Ins. Co. of Hartford.
Downing, J. F.	13	Erie, Pa.,	Financial Agent,	
Dresser, Jasper M.	94	Lafayette, Ind.,	Insurance Agent,	Governing Committee.
Ducat, Arthur C.	96	Chicago, Ill.,	Secretary,	
Dudley, W. W.	09	Chicago, Ill.,	Local Agent.	
Eaton, Samuel S.	99	St. Paul, Minn.,		

In Memoriam—Continued

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NAME	DATE OF DEATH	ADDRESS	TITLE	COMPANY
Eggleston, Seth	96	Burlington, Ia.,	Adjuster,	Providence Washington Ins. Co.
Elder, A. J.	20	Chicago, Ill.,	Supt. Farm Dept.,	Hartford Fire Insurance Co.
Engebretson, Wilhelm	93	Rockford, Ill.,	Special Agent,	Rockford Insurance Co.
England, J. J. L.	12	Detroit, Mich.,	Special Agent,	Northern Assurance Co., England.
Euler, Philip, Jr.	81	Evansville, Ind.,	Special Agent,	Springfield, F. & M. Ins. Co.
Eustis, Truman W.	09	Chicago, Ill.,	General Agent,	Georgia Home Ins. Co.
Evans, A. N.	17	Columbus, Ohio,	Special Agent,	Equitable F. & M. Ins. Co.
Fletcher, John S.	19			Norwich Union.
Forbes, Wells W.	75	Richmond, Ind.,	General Agent,	Royal Insurance Co., Liverpool.
Foreman, E. P.	07	Detroit, Mich.,	Special Agent,	Franklin Fire Ins. Co., Phila.
Foster, Wm. R.	05	Grand Rapids, Mich.,	Special Agent,	New York Underwriters' Agency.
Foss, Geo. E.	10	Chicago, Ill.,	Special Agent,	Hartford Fire Insurance Co.
Fowler, Henry	05	Chicago, Ill.,	Secretary,	Calumet Insurance Co.
Fowler, Shelby A.	18	Davenport, Ia.,	State Agent,	Phoenix Assurance Co.
Fox, W. F.	08	Chicago, Ill.		
Franklin, Morris	93	New York City,	Secretary,	Sun Insurance Office.
French, Chas. L.	17	Jacksonville, Ill.,	State Agent,	Springfield F. & M. Insurance Co.
Freeman, Wm. Rankin	16	New York City,	Adjuster,	
Fulton, W. H.	11	Indianapolis, Ind.,	State Agent,	Fireman's Fund Insurance Co.
Furlong, Jno. P.	13	Chicago, Ill.,	Special Agent,	Niagara Fire Insurance Co.
Gadsden, J. S.	11	Chicago, Ill.,	Gen. Agt. Marine Dept.,	Aetna Insurance Co. of Hartford.
Gibbs, H. M.	09	Baltimore, Md.,	Special Agent,	German American Ins. Co.
Gilbert, Chas. B.	12	Milwaukee, Wis.		
Gilbert, Geo. H.	99	Chicago, Ill.,	Special Agent,	Girard Fire & Marine Ins. Co.
Glasfurd, H. A.	00	New York,		
Goff, Edward L.	21	Philadelphia, Pa.,	Dist. Gen. Agent,	Ins. Co. State of Pa.
Goob, Robt. E.	14	Ohio,	Special Agent,	London Assurance Co.
Gould, Geo. D.	86	Chicago, Ill.,	Adjuster,	Independent.
Gray, Howard P.	12	Riverside, Cal.		
Greely, Otto E.	16	Chicago, Ill.,	Adjuster.	Atlas Assurance Co.
Grenell, Howard	06	Chicago, Ill.,	Assistant Manager,	
Griffith, J. H.		Waukegan, Ill.	Retired	
Gunn, W. E.	18	Detroit, Mich.,	Special Agent,	Columbian National Ins. Co.
Gunsaulus, Doctor	21	Chicago, Ill.,	President,	Armour Instit. of Tech.
Haggarty, Wm. J.	14	Chicago, Ill.,	Assistant Manager,	Fire Assn.
Hall, Geo. W.	97	Negaunee, Mich.,	Inspector,	Michigan Inspection Bureau.
Hall, Henry H.	06	New York,	Manager,	Union Assurance Society.
Hall, J. B.	04	Chicago, Ill.,	Special Ag't and Adj'r,	Girard F. & M. Ins. Co.
Halle, E. G.	17	Chicago, Ill.,	Manager,	Germania Fire Insurance Co.
Hand, William A.	15	Omaha, Neb.,		Aetna Ins., Co., Western Department.
Harbeck, Eugene	00	Chicago, Ill.,	General Agent,	Phenix Ins. Co., N. Y.
Harding, A. J.	12	Chicago, Ill.,	Manager,	Springfield F. & M. Ins. Co.
Harford, W. P.	10	Omaha, Neb.,	Asst. General Agent,	Aetna Insurance Co.
Harris, J. S.	81	Chicago, Ill.,	General Agent,	Metropole Ins. Co., Paris.
Hawkins, Chas. F.	05	Denver, Colo.,	General Adjuster.	
Hawkins, Samuel F.	02	Pinekneyville, Ill.,	Special Agent,	Fire Association of Phila.
Hawley, A. H.	90	Le Roy, Ohio,	Secretary,	Ohio Farmers Ins. Co., Le Roy, Ohio.
Hawhurst, W. F.	16	Detroit, Mich.,	Special Agent,	Commercial Union Assurance Co., Ltd., Palatine Ins. Co., Ltd.
Hayes, Geo. W.	10	Milwaukee, Wis.		
Hayes, J. J.	13	Chicago, Ill.,	Special Agent,	Crum & Foster.
Haynes, Edgar J.	19	Newark, N. J.,	President,	Newark Fire Insurance Co.
Head, N. S.	14	Minneapolis Minn.,	Special Agent,	State of Pa.
Heaford, H. H.	20	Chicago, Ill.,	General Adjuster,	Phoenix Insurance Co. of Hartford.
Henry, A. E.	18	Spout Springs, Va.,		

In Memoriam—Continued

NAME	DATE OF DEATH	ADDRESS	TITLE	COMPANY
Herbert, Thos. P.	10	Minneapolis, Minn.		
Herah, Geo. Edward	95	York, Pa.,	President,	Farmers Fire Ins. Co., York, Pa.
Hewitt, Edgar A.	77	New York,	Editor,	Insurance Chronicle.
Hewitt, J. Lawrence	15	Chicago, Ill.		
Heywood, P. P.	96	Chicago, Ill.,	General Agent,	Hartford Fire Insurance Co.
Hill, W. E.	19	Chicago, Ill.,	State Agent,	London Assurance Corp.
Hilton, J. M.	19	Chicago, Ill.,	State Agent,	Sun Insurance Office.
Hine, Chase C.	97	New York City,	Editor,	The Insurance Monitor.
Hinsdale, Aug. M.	02	Denver, Col.,	Adjuster.	
Hirsch, Ralph J.	11	Minneapolis, Minn.,	State Agent,	Prussian Nat. Ins. Co., Stettin, Ger.
Hollingshead, C. S.	12	Merchantsville, N. J.		
Holman, Isaac W.	03	Indianapolis, Ind.,	General Insurance.	
Hope, Geo. T.	85	New York City,	President,	Continental Ins. Co.
Hopkins, John M.	15	Denver, Colo.,	State Agent,	Scottish Union & National Ins. Co.
Hosmer, Frank B.	90	Chicago, Ill.,	Local Agent,	D. S. Munger & Co.
Hough, Judson B.	83	Maroa, Ill.,	Special Agent,	Northwestern National Ins. Co.
House, Geo. H.	10	Saginaw, Mich.,	Inspector,	Michigan Inspection Bureau.
Howard, W. I.	94	Chicago, Ill.,	Special Agent,	Western Assurance Co., Toronto.
Howley, John	06	New York City, N. Y.,	Manager,	Western Salvage Wrecking Agency.
Hubbard, S. S.	09	Chicago, Ill.,	State Agent,	National Inspection Co.
Hubble, John P.	13	Louisville, Ky.,		National Fire Ins. Co.
Ingalls, H. H.	21	Chicago, Ill.,	General Agent,	
Ingram, John C.	20	Chicago, Ill.,	Manager,	New Brunswick Ins. Co.
Ireton, Edward L.	93	Chicago, Ill.,	Mgr. Eastern Branch,	Great American Insurance Co.
Jones, David E.	19	Minneapolis, Minn.,	Special Agent,	California Ins. Co.
Jones, Frank M.	18	Chicago, Ill.,	Assistant Manager,	
Jones, Nelson B.	14	Detroit, Mich.,	State Agent,	Niagara Fire Ins. Co.
Jones, Wm. S.	18	Chicago, Ill.,	City Superintendent,	Sun Ins. Office of London.
Johnson, Elwood T.	16	Minneapolis, Minn.,	Special Agent,	Ins. Co. of the State of Pennsylvania.
Johnston, T. W.	84	Chicago, Ill.,	Special Agent,	London & Lancashire Insurance Co.
Johnson, W. N.	18	Chicago, Ill.,	General Agent,	Hamburg-Bremen Insurance Co.
Joy, F. L.	17	Chicago, Ill.,	Assistant Secretary,	Sun Insurance Office.
Keeler, N. E.	12	Cincinnati, Ohio.		Insurance Co. of North America.
Keith, Chas A.	10	Chicago, Ill.,	Special Agent,	Western Farm Dept. Home Ins. Co.
Keller, P. C.	75	Quincy, Ill.,	Special Agent,	
Kelley, Wm. B.	06	Philadelphia, Pa.,	Adjuster,	National Fire Insurance Co., Hartford.
Kelsey, Ben.j.	15	Indianapolis, Ind.		Phoenix Ins. Co., Hartford.
Kibbee, Chandler W.	03	Minneapolis, Minn.		American Fire Ins. Co., Pennsylvania.
Kimmerly, Peter G.	15	Toronto, Can.,	Assistant Secretary,	
King, N. S.	14	Cincinnati, Ohio,	Adjuster,	British America Assurance Co.
King, W. L.	07	Chicago, Ill.,	Manager,	Hartford Fire Ins. Co.
Kinney, W. H.	14	Chicago, Ill.,	Adjuster.	Providence Washington Ins. Co.
Kirby, J. O'Brien	20			
Kitson, Harry	05	Detroit, Mich.,	Special Agent,	British America and Western, Toronto.
Klum, R. L.	14	Hawesville, Ky.		
Knowles, C. R.	07	Albany, N. Y.,	Manager,	{ Insurance Co. of North America.
Koett, C. B.	14	San Antonio, Texas,	Ind. Adjuster,	Philadelphia Underwriters.
Kuhn, Richard W.	06	Denver, Colo.,	Special Agent,	Hamburg-Bremen Ins. Co.
Lee, J. O.	09	Minneapolis, Minn.,	Special Agent,	Royal Insurance Co.
Leish, C. W.	09	Chicago, Ill.		New Hampshire Fire Insurance Co.
Lemon, Chas. E.	01	Indianapolis, Ind.,	State Agent,	{ Ins. Co. of North America.
				Philadelphia Underwriters.

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NAME	DATE OF DEATH	ADDRESS	TITLE	COMPANY
Lermit, G. H.	15	Chicago, Ill.,	Manager,	Northern Assurance Co., England.
Letton, T. W.	08	Chicago, Ill.,	Manager,	Prussian National Insurance Co.
Lewis, I. J.	17	Chicago, Ill.,	Local Agent & Adj.	
Lewis, Walter E.	86	Chicago, Ill.,	Adjuster,	Independent.
Little, Chas. C.	97	New York City,	Vice-Pres. and Secy.,	Phenix Ins. Co., N. Y.
Little, F. W.	10	Pleasant Hill, Mo.,	Special Ag't and Adj'r,	Glens Falls Insurance Co.
Loeb, Adolph	06	Chicago, Ill.,	President,	North German Fire Insurance Co., N. Y.
Lots, Fred W.	13	Chicago, Ill.,	Manager,	Westchester Fire Insurance Co.
Loudon, W. S.	19	Minneapolis, Minn.,	State Agent,	London Assurance Corp.
Lumbard, S.	78	Fort Wayne, Ind.,	General Adjuster,	Phenix Ins. Co., N. Y.
Lyon, William A.	00	Madison, Ind.,	Special Agent,	National Fire Ins. Co., Hartford.
Mack, A. C.	21	Chicago, Ill.,	Managing Underwriter,	Great Lakes Insurance Co.
Magill, Henry W.	06	Chicago, Ill.,	District Manager,	Phoenix Insurance Co., Hartford.
Magill, H. M.	04	Pasadena, Cal.,	Retired.	
Maginn, John W.	93	St. Louis, Mo.,	Special Agent,	New York Underwriters' Agency.
Main, Alex. H.	96	Madison, Wis.,	State Agent,	German American Insurance Co., N. Y.
Main, Geo. C.	17	Seattle, Wash.,	Adjuster.	
Maitland, T. L.	20	Chicago, Ill.,	Adjuster	
Margah, L. F.	07	Detroit, Mich.,		Sun Insurance Office.
Marchbank, W. J.	08	Denver Colo.,		{ British America Assurance Co Western Assurance Co.
Marshall, C. W.	90	Urbana, Ohio,	Retired.	
Matteson, Davis J.	07	St. Louis, Mo.,	Special Agent,	Royal Insurance Co.
Maxwell, Jas. H.	14	Port Huron, Mich.,	Special Agent,	Insurance Co. of North America
Maybee Harry E.	19	Chicago, Ill.,	State Agent,	National Liberty.
Mayer, F. J., Alex.	18	Portland, Ore.,	State Agent,	Fire Association, Phila.
McBain, W. F.	07	Grand Rapids, Mich.,	Special Agent,	National Fire Ins. Co., Hartford.
McCabe, Frank P.	21	Chicago, Ill.,	Special Agent,	Detroit F. & M. Ins. Co.
McCauley, Eugene C.	08	Indianapolis, Ind.,	State Agent,	Indianapolis Fire Insurance Co.
McClintock, B. R.	06	Columbus, Ohio,	Special Agent,	{ British America Assurance Co. Western Assurance Co.
McConkey, E. K.	10	York, Pa.,	Secretary,	Farmers Fire Ins. Co., York.
McDonald, J. J.	14	Chicago, Ill.,	Manager,	Connecticut Fire Ins. Co.
McElhone, F. H.	14	Chicago, Ill.,		Firemen's Fund Ins. Co.
McGill, M. R.	01	Cincinnati, Ohio,	Special Agent,	Sun Insurance Office.
McKean, R. G.	07	Minneapolis, Minn.,	Special Agent,	Niagara Fire Insurance Co.
McMahon, G. P.	14	Detroit, Mich.		
McSween, J. F.	14	Louisville, Ky.,	State Agent,	Franklin Fire Ins. Co.
Meeker, C. G.	08	Sycamore, Ill.,	State Agent,	Concordia Fire Ins. Co.
Mims, Livingston	06	Atlanta, Ga.,	General Agent.	
Moody, L. D.	10	Indianapolis, Ind.		
Mooney, John C.	98	Denver, Colo.,	Special Agent,	Phenix Ins. Co., N. Y.
Moore, Wm. Warren	15	Chicago, Ill.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Morris, Lewis R.	77	Detroit, Mich.,	Manager,	Niagara Falls Ins. Co., N. Y.
Morse, Dr. Daniel	82	Detroit, Mich.,	State Agent,	Home Insurance Co., N. Y.
Mowry, C. A.	17	Galesburg, Ill.,	Special Agent,	Continental Ins. Co.
Munn, E. V.	08	Milwaukee, Wis.,	Manager,	Western Adjustment Bureau.
Munson, E. A.	08	Indianapolis, Ind.,	Special Agent,	Citizens' Ins. Co. of Mo.
Myers, J. C.	97	Detroit, Mich.,	State Agent,	Ins. of North America. Philadelphia Underwriters.
Neuberger, J. M.	10	Chicago, Ill.,	Resident Director,	Atlas Assurance Co.
Nieman, A. D.	80	Chicago, Ill.,	Special Agent,	Orient Insurance Co., Hartford.
Nolte, H. A.	09	Milwaukee, Wis.,	Secretary,	Milwaukee Fire Ins. Co.
Norris, J. M.	19	Columbus, Ohio,	Special Agent,	Security Ins. Co. New Haven.

In Memoriam—Continued

NAME	DATE OF DEATH	ADDRESS	TITLE	COMPANY
Odell, Isaac H.	19	Chicago, Ill.,	State Agent,	Fidelity-Phenix Ins. Co.
Odell, R. S.	14	Washington, D. C.		
Osmun, Daniel C.	08			
Osmun, Dan'l C., Jr.	03	Denver, Colo.		
Page, E. S.	93	Des Moines, Iowa,	State Agent,	Home Insurance Co., N. Y.
Paige, John C.	97	Boston, Mass.,	Resident Manager,	City of London Fire Ins. Co. of Eng.
Palmer, H. E.	11	Omaha, Neb.,	Local Agent.	
Paulding, Tattnall	07	Philadelphia, Pa.,	President,	Delaware Insurance Co.
Peetrey, Jacob	91	London, Ohio,	State Agent,	Fire Association, Phila.
Perry, Wilbur D.	21	Topeka, Kan.,	State Agent,	Ins. Co. of N. A.
Phillips, Frank A.	15	Milwaukee, Wis.,	State Agent,	Ins. Co. of North America.
Pinkney, Arthur E.	15	Kansas City, Mo.,	Manager,	Central Union of Kansas City.
Powell, F. C.	18	309 Hartman Bldg., Columbus, Ohio,	Special Agent,	Aetna Insurance Co.
Preston, E. C.	87	Detroit, Mich.,	Secretary,	Michigan F. & M. Ins. Co.
Preston, Chas. P.	01	Minneapolis, Minn.,	Special Agent,	Michigan F. & M. Ins. Co.
Purcell, R. H.	20	Chicago, Ill.,	Manager,	Liverpool & London & Globe Ins. Co.
Raymond, M. H. N.	10	Grand Rapids, Mich.,	State Agent & Adjuster,	Royal Exchange Assurance.
Redfield, Geo. E.	18	Los Angeles, Cal.,	Adjuster.	
Reed, J. S.	96	Marion, Ohio,	(First President of this Association.)	
Reynolds, Geo. W.	98	St. Louis, Mo.,	Special Agent,	Niagara Fire Insurance Co., N. Y.
Rice, E. F.	87	Cincinnati, Ohio,	Adjuster,	Aetna Ins. Co., Hartford.
Richards, J. M.	06	Omaha, Neb.,	State Ag't and Adj'r,	{ Ins. Co. of North America. Philadelphia Underwriters.
Richardson, Chas.	18	Evanston, Ill.,		
Riddle, J. Irving	08	Terre Haute, Ind.,	State Agent,	Phenix Ins. Co., N. Y.
Robertson, A. C.	18	Oklahoma City, Okla.,	Special Agent,	Fidelity-Phenix Ins. Co.
Rogers, C. B.	07	Louisville, Ky.,	Special Agent,	Springfield F. & M. Ins. Co.
Roper, Geo. S.	97	Rockford, Ill.,	Secretary,	Merch. & Mfrs. Mut. Ins. Co.
Ross, A. P.	11	Cleveland, Ohio,	Assistant Secretary,	Western Reserve Insurance Co.
Rowell, Alfred	04	New York,	Special Agent,	Aetna Insurance Co.
Rudy, C. L.	07	Indianapolis, Ind.,	Special Agent,	German Insurance Co., Freeport.
Ruegger, S. A. D.	91	Chicago, Ill.,	Special Agent,	North British & Mercantile Ins. Co.
Sanderson, A. G.	13	San Francisco, Cal.,	Assistant Manager,	Aetna Ins. Co.
Sanford, Chas. M.	02	Louisville, Ky.,	Manager and Adjuster,	Southern Adjusting Co.
Schemmann, Karl	99	Detroit, Mich.,	General Agent,	Milwaukee Mechanics' Ins. Co.
Schultz, Daniel	90	Milwaukee, Wis.,	General Agent,	Milwaukee Mechanics' Ins. Co.
Schupp, Simon	93	Chicago, Ill.,	General Agent,	German Ins. Co. of Freeport.
Seage, Henry S.	99	Lansing, Mich.,	Special Agent,	Traders Insurance Co.
Sewell, John	76	Montreal, Canada,	General Adjuster,	Royal Canadian Insurance Co.
Shaw, William	08	Council Bluffs, Ia.,	Inspector.	
Silkworth, C. H.	10	Milwaukee, Wis.,	Special Agent,	Springfield F. & M. Ins. Co.
Simonds, E. A.	93	Chicago, Ill.,	General Agent,	Greenwich Ins. Co.
Simonton, Geo. E.	14	Denver, Colo.,	Manager,	Rocky Mountain Fire Underw. Ass'n.
Skinner, W. D.	12	Des Moines, Iowa,	Treasurer,	Hawkeye & Des Moines Fire Ins. Co.
Smith, Edw. H.	20	Cedar Rapids, Iowa,	President,	Farmers' Ins. Co., Cedar Rapids, Ia.
Smith, Horace M.	20	Terre Haute, Ind.		
Smith, J. E.	12	Chardon, Ohio,	Spl. Agent and Adjuster,	Ohio Farmers Ins. Co.
Smith, J. H.	11	Cedar Rapids, Iowa,	President,	Farmers' Ins. Co., Cedar Rapids, Ia.
Smith, J. Parsons	17	Philadelphia, Pa.,	Manager,	Delaware Underwriters.
Smith, O. P.	18	Nashville, Tenn.,	Special Agent,	Hartford Fire Ins. Co.
Smith, R. J.	01	Chicago, Ill.,	Secretary and Manager,	Traders Ins. Co., Chicago.
Smith, T. H.	18	Chicago, Ill.,	Adjuster.	

In Memoriam—Continued

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NAME	DATE OF DEATH	ADDRESS	TITLE	COMPANY
Southwick, S. H.	98	Chicago, Ill.,	Adjuster.	
Sowards, William	15	Cincinnati, Ohio,	State Agent,	Norwich Union Fire Ins. Society.
Spalding, A. W.	88	Chicago, Ill.,	General Agent,	Home Mutual Ins. Co., Cal.
Spann, John M.	02	Indianapolis, Ind.,	Secretary,	Indianapolis Fire Insurance Co.
Spear, Theo. F.	21	Hartford, Conn.,	Assistant Secretary,	Phoenix Ins. Co.
Stanberry, Edward	15	Chicago, Ill.,	Assistant Manager	Royal Insurance Co.
Stark, Byron G.	07	New York City,	Mgr. West. Dept.,	Caledonian Ins. Co.
Stawitz, Christian	01	St. Louis, Mo.,	Adjuster,	Hartford Fire Insurance Co., Hartford.
Stephens, Isaac	06	Detroit, Mich.,	Adjuster.	
Stevison, Joisah H.	02	Chicago, Ill.,	Adjuster,	{ London & Lancashire Fire Ins. Co. Orient Insurance Co.
Stone, Will. A.	10	Memphis, Tenn.,	Special Agent,	Northern Assurance Co., England.
Stone, C. G	18	Indianapolis, Ind.,	Special Agent,	Hand in Hand Underwriters.
Stone, John	19	Indianapolis, Ind.,	Special Agent,	{ Commercial Union Assurance Co., Ltd. Palatine Insurance Co., Ltd.
Stoner, E. E.	07	Greenfield, Ind.,	Special Agent,	Home Insurance Co., N. Y.
Strickler, David	00	York, Pa.,	Secretary,	Farmers Fire Insurance Co., York, Pa.
Stuart, Henry C.	15	Des Moines, Iowa.		
Sutton, W. D.	06	Peoria, Ill.,	Adjuster,	{ American Ins. Co., N. J. Security Ins. Co., New Haven.
Sweeney, Anthony	94	Denver, Colo.,	State Agent,	American Fire Ins. Co., Philadelphia.
Swire, Roger	21	Iowa City, Iowa,	State Agent,	Great Amer. Ins. Co.
Tatman, E. W.	17	Kansas City, Mo.,	State Agent,	Aetna Fire Ins. Co., Conn.
Thomas, John V.	08	Dixon, Ill.,	State Agent,	Liverpool & London & Globe Ins. Co.
Thomas, John E.	99	Chicago, Ill.,	Assistant Secretary,	Liverpool & London & Globe Ins. Co.
Thompson, Frank A.	99	Denver, Colo.,	Underwriter.	
Tiffany, H. S.	14	Chicago, Ill.,	Insurance Publisher.	
Tillotson, D. C.	00	Muskegon, Mich.,	Special Agent,	Westchester Fire Insurance Co., N. Y.
Townsend, A. F.	04	Chicago, Ill.,	Special Agent,	Northern Assurance Co.
Travis, A. C.	82	St. Louis, Mo.,	M'g'r Western Dep't,	Fireman's Ins. Co., Dayton, Ohio.
Tranckor, Wm.	19	Freeport, Ill.		
Trumbull, A. J.	97	Merriam Park, Minn.,	Special Agent,	Fire Association, Phila.
Tuttle, L. S.	06	Oshkosh, Wis.,	Special Agent,	Queen Ins. Co.
Underwood, T.	88	Chicago, Ill.,	Adjuster.	
Vail, D. F.	08	St. Paul, Minn.,	General Adjuster,	Hartford Ins. Co.
Van Allen, G. A.	09	Albany, N. Y.	President,	Commerce Ins. Co.
Van Voorhis, Frank	98	Chicago, Ill.,	Adjuster.	
Vance, J. P.	91	Cincinnati, Ohio,	General Agent,	{ Hamburg-Bremen Fire Ins. Co., Germany. Union Insurance Co., Phila.
Vernor, Benjamin	89	Detroit, Mich.,	State Agent,	Springfield F. & M. Ins. Co.
Vernor, Frank A.	13	Detroit, Mich.,	Special Agent,	Queen Ins. Co.
Viehmann, Geo. A.	18	New Brunswick, N. J.,	Pres. and U. S. Manager,	New Brunswick, N. J.—United British.
Virchow, John	13	Aurora, Ill.,	Special Agent,	Prussian National Insurance Co.
Vokoun, Jno. W.	12	Chicago, Ill.,		Munger, Vokoun, Wetmore & Witherbee.
Wagner, David S.	11	Chicago, Ill.,	Adjuster.	
Wakefield, E. E.	15	New York City,	Assistant Manager,	General Fire Ins. Co., Urbaine Fire Ins. Co.
Wardle, H. M.	18	Detroit, Mich.,	Special Agent,	Citizens Ins. Co., Mo.
Warner, D. B.	92	Chicago, Ill.,	General Agent,	Phoenix Assurance Co., London.

In Memoriam—Continued

NAME	DATE OF DEATH	ADDRESS	TITLE	COMPANY
Warner, John H.	01	Milwaukee, Wis.,	State Agent,	{ Ins. Co. of North America. Philadelphia Underwriters.
Warner, Samuel R.	00	Chicago, Ill.,	Assistant Manager,	Phoenix Assurance Co., London.
Waters, A. J.	81	Cleveland, Ohio,	State Agent,	Continental Ins. Co., N. Y.
Watson, Clifford	19	Cedar Rapids, Iowa,	Special Agent,	Niagara Fire Insurance Co., N. Y.
Webber, Hiram F.	95	Dayton, Ohio,	Special Agent,	Connecticut Fire Ins. Co.
Webster, Thos. H.	01	Chicago, Ill.,	General Agent,	Commerce Ins. Co. of Albany.
Wells, David W.	08	Chicago, Ill.,	State Agent and Adj'r,	Fire Association, Phila.
Wenie, F. T. M.	14	Kansas City, Mo.,	State Agent,	Williamsburgh City Fire Ins. Co.
Weissenberg, C.	75	Mobile, Ala.,	General Agent,	Mobile Underwriters.
West, Benjamin Lunt,	16	Chicago, Ill.,	Asst. Gen'l. Agent,	Ins. Co. of North America.
West, Byron D.	11	Grand Rapids, Mich.,	Deputy Inspector,	Michigan Inspection Bureau.
Wharton, J. B.	11	Jacksonville, Ill.		
White, H. W.	13	Chicago, Ill.,	Manager Loss Dep't,	Marsh & McLennan.
Whitehead, J. M.	90	Chicago, Ill.,	Special Ag't & Adjuster	Imperial Ins. Co., Ltd., England.
Whiting, J. H. C.	91	Philadelphia, Pa.,	Editor,	American Exchange & Review.
Whitlock, H. H.	01	Chicago, Ill.,	Manager,	{ Deaware Insurance Co. Reliance Insurance Co.
Whitlock, J. L.	21	Chicago, Ill.,	Retired,	Glens Falls Ins. Co.
Whitney, F. H.	10	Detroit, Mich.,	Vice-President,	Michigan F. & M. Co.
Wile, E. W.	21	New York, N. Y.,	Manager Loss Dept.,	Kelly & Fuller.
Wilhelm, Jasper E.	12	Alliance, Ohio,	State Agent,	Keystone Underwriters.
Williams, Abram	97	Chicago, Ill.,	Manager,	Connecticut Fire Insurance Co.
Williams, Chas. B.	20	Chicago, Ill.,		Home Insurance Co.
Wilson, J. O.	99	New York,	Business Manager,	Ins. Monitor & Law Journal.
Wise, Edward P.	08	Kansas City, Mo.,	Special Agent,	Agricultural Insurance Co.
Wise, Fred T.	14	Chicago, Ill.,	State Agent,	Home Ins. Co.
Witkowsky, Conrad	14	Chicago, Ill.,	General Agent,	Hamburg-Bremen Ins. Co.
Wollaeger, Gustav, Jr.	21	Milwaukee, Wis.,	President,	Concordia Fire Ins. Co.
Woodward, M. S.	03	New York, N. Y.,		Gans Salvage Co.
Woodbury, Cyrus	21	Columbus, Ohio,	Special Agent,	Queen Ins. Co.
Wright, John Crofts	17	Detroit, Mich.,	Adjuster,	Craig & Walker, Detroit, Mich.
Yates, C. G.	10	Philadelphia,	Secretary,	Peoples National Fire Ins. Co.
Young, Martin V.	76	Rochester, N. Y.,	General Agent,	Commerce Insurance Co., Albany.
Zent, M. F.	17	San Diego, Cal.,	Local Agent.	

HISTORICAL

ANNUAL MEETINGS OF THE ASSOCIATION

- 1871—DAYTON, OHIO, February 22:
C. E. BLIVEN, Chairman.
*J. S. REED, President. R. L. DOUGLASS, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1871—INDIANAPOLIS, IND., July 25 and 26:
J. S. REED, President. R. L. DOUGLASS, Vice-President.
*A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1872—DETROIT, MICH., July 17, 18 and 19:
A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1872—CHICAGO, ILL., September 18 (Special):
A. C. BLODGET, President. C. W. MARSHALL, Vice-President.
*R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1873—MILWAUKEE, WIS., July 16 and 17:
R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1874—LOUISVILLE, KY., May 20 and 21:
R. J. SMITH, President. S. LUMBARD, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1875—CHICAGO, ILL., September 22, 23 and 24:
C. W. MARSHALL, President. J. O. WILSON, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1876—CHICAGO, ILL., September 27 and 28:
J. O. WILSON, President. B. VERNOR, Vice-President.
C. E. BLIVEN, Sec. and Treas.
- 1877—CHICAGO, ILL., September 19, 20 and 21:
C. E. BLIVEN, President. P. P. HEYWOOD, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1878—CHICAGO, ILL., September 18 and 19:
I. S. BLACKWELDER, President. J. M. DRESSER, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1879—CHICAGO, ILL., September 17 and 18:
GEO. W. ADAMS, President. W. B. CORNELL, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1880—CHICAGO, ILL., September 8 and 9:
A. W. SPALDING, President. A. J. WATERS, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1881—CHICAGO, ILL., September 14 and 15:
J. M. DRESSER, President. E. F. RICE, Vice-President.
GEO. W. HAYES, Sec. and Treas.

*Elected and entered upon their duties at this session.

HISTORICAL

ANNUAL MEETINGS OF THE ASSOCIATION—Continued

- 1882—CHICAGO, ILL., September 6 and 7:
W. B. CORNELL, President. J. M. NEUBERGER, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1883—CHICAGO, ILL., August 29 and 30:
JAMES M. DE CAMP, President. C. W. POTTER, Vice-President.
GEO. W. HAYES, Sec. and Treas.
- 1884—CHICAGO, ILL., September 10 and 11:
CYRUS K. DREW, President. T. J. ZOLLARS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1885—CHICAGO, ILL., September 23 and 24:
J. L. WHITLOCK, President. T. H. SMITH, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1886—CHICAGO, ILL., September 8 and 9:
W. F. FOX, President. H. H. HOBBS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1887—CHICAGO, ILL., September 14 and 15:
ABRAM WILLIAMS, President. W. R. FREEMAN, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1888—CHICAGO, ILL., September 12 and 13:
ISAAC W. HOLMAN, President. J. C. MYERS, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1889—CHICAGO, ILL., September 17 and 18:
JOHN HOWLEY, President. W. T. CLARKE, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1890—CHICAGO, ILL., September 10 and 11:
E. A. SIMONDS, President. E. V. MUNN, Vice-President.
J. C. GRIFFITHS, Sec. and Treas.
- 1891—CHICAGO, ILL., October 7, 8 and 9:
H. C. EDDY, President. BYRON G. STARK, Vice-President
E. V. MUNN, Sec. and Treas.
- 1892—CHICAGO, ILL., September 27 and 28:
H. P. GRAY, President. W. P. HARFORD, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1893—CHICAGO, ILL., September 27 and 28:
EUGENE HARBECK, President. E. L. ALLEN, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1894—CHICAGO, ILL., September 26 and 27:
H. CLAY STUART, President. GEO. M. LOVEJOY, Vice-President.
E. V. MUNN, Sec. and Treas.
- 1895—CHICAGO, ILL., September 25 and 26:
W. J. LITTLEJOHN, President. H. C. ALVERSON, Vice-President.
E. V. MUNN, Sec. and Treas.

HISTORICAL

ANNUAL MEETINGS OF THE ASSOCIATION—Continued

1896—CHICAGO, ILL., September 29 and 30:	
GEO. M. LOVEJOY, President.	H. T. LAMEY, Vice-President.
E. V. MUNN, Sec. and Treas.	
1897—CHICAGO, ILL., September 29 and 30:	
GEO. H. MOORE, President.	J. A. KELSEY, Treasurer.
STEPHEN E. CATE, Vice-President.	E. V. MUNN, Secretary.
1898—CHICAGO, ILL., September 27 and 28:	
JOS. H. LENIHAN, President.	J. A. KELSEY, Treasurer.
JOHN E. DAVIES, Vice-President.	D. S. WAGNER, Secretary.
1899—CHICAGO, ILL., September 27 and 28:	
FRANK H. WHITNEY, President.	J. A. KELSEY, Treasurer.
W. R. TOWNLEY, Vice-President.	D. S. WAGNER, Secretary.
1900—CHICAGO, ILL., September 26 and 27:	
OTTO E. GREENLY, President.	J. A. KELSEY, Treasurer.
CYRUS WOODBURY, Vice-President.	D. S. WAGNER, Secretary.
1901—CHICAGO, ILL., September 25 and 26:	
P. D. McGREGOR, President.	J. A. KELSEY, Treasurer.
GEO. W. HAYES, Vice-President.	D. S. WAGNER, Secretary.
1902—CHICAGO, ILL., September 24 and 25:	
H. N. WOOD, President.	J. A. KELSEY, Treasurer.
F. W. WILLIAMS, Vice-President.	D. S. WAGNER, Secretary.
1903—CHICAGO, ILL., September 29 and 30:	
JOHN MARSHALL, JR., President.	W. R. TOWNLEY, Treasurer.
H. R. LOUDON, Vice-President.	D. S. WAGNER, Secretary.
1904—CHICAGO, ILL., September 28 and 29:	
H. H. FRIEDLEY, President.	W. R. TOWNLEY, Treasurer.
F. W. BOWERS, Vice-President.	D. S. WAGNER, Secretary.
1905—CHICAGO, ILL., October 11 and 12:	
THOMAS E. GALLAGHER, President.	W. R. TOWNLEY, Treasurer.
S. D. ANDRUS, Vice-President.	NELSON E. BRIGGS, Secretary.
1906—CHICAGO, ILL., October 3 and 4:	
ROBERT S. ODELL, President.	W. R. TOWNLEY, Treasurer.
D. W. ANDREWS, Vice-President.	NELSON E. BRIGGS, Secretary.
*1907—CHICAGO, ILL., October 9 and 10:	
W. L. KING, President.	W. R. TOWNLEY, Treasurer.
C. G. MEEKER, Vice-President.	NELSON E. BRIGGS, Secretary.
1908—CHICAGO, ILL., October 7 and 8:	
CARROLL L. DE WITT, President.	W. R. TOWNLEY, Treasurer.
W. O. CHAMBERLIN, Vice-President.	NELSON E. BRIGGS, Secretary.
1909—CHICAGO, ILL., October 7 and 8:	
HORATIO N. KELSEY, President.	W. R. TOWNLEY, Treasurer.
NEAL C. ROWLAND, Vice-President.	NELSON E. BRIGGS, Secretary.

* Mr. King died during his incumbency, and his term was completed by Mr. Meeker.

HISTORICAL

ANNUAL MEETINGS OF THE ASSOCIATION—Continued

1910—CHICAGO, ILL., October 5 and 6:	
CLAUDE T. DEATRICK, President.	GEO. H. BATCHELDER, Treasurer.
GEORGE E. REDFIELD, Jr., Vice-President.	NELSON E. BRIGGS, Secretary.
1911—CHICAGO, ILL., October 4 and 5:	
ALEXANDER R. MONROE, President.	GEO. H. BATCHELDER, Treasurer.
JOHN H. GRAY, Vice-President.	NELSON E. BRIGGS, Secretary
1912—CHICAGO, ILL., October 2 and 3:	
M. W. VANVALKENBURG, President	CHARLES L. HEKOX, Treasurer.
H. W. STEPHENSON, Vice-President.	GUY A. RICHARDS, Secretary.
1913—CHICAGO, ILL., October 8 and 9:	
WELLINGTON R. TOWNLEY, President.	CHARLES L. HEKOX, Treasurer.
E. S. FREEMAN, Vice-President.	GUY A. RICHARDS, Secretary.
1914—CHICAGO, ILL., October 7 and 8:	
D. W. ANDREWS, President	CHARLES L. HEKOX, Treasurer.
CHARLES N. GORHAM, Vice-President.	GUY A. RICHARDS, Secretary.
1915—CHICAGO, ILL., October 6 and 7:	
B. L. WEST, President.	CHAS. L. HEKOX, Treasurer.
JNO. FITZGERALD, Vice-President	GUY A. RICHARDS, Secretary.
1916—CHICAGO, ILL., October 4 and 5:	
A. A. MALONEY, President.	CHAS. L. HEKOX, Treasurer.
A. E. HENRY, Vice-President.	GUY A. RICHARDS, Secretary.
1917—CHICAGO, ILL., October 3 and 4:	
J. GEO. STAUFFER, President.	CHAS. L. HEKOX, Treasurer.
WALTER E. ATWATER, Vice-President.	GUY A. RICHARDS, Secretary.
1918—Chicago, Ill., October 2 and 3:	
FRANK G. SNYDER, President	CHAS. L. HEKOX, Treasurer.
JAMES M. LARMORE, Vice-President.	GUY A. RICHARDS, Secretary
1919—Chicago, Ill., October 1 and 2:	
PRESTON T. KELSEY, President.	ROYAL A. BUCKMAN, Treasurer.
H. VERNON MEYERS, Vice-President.	W. P. ROBERTSON, Secretary.
1920—Chicago, Ill., October 6 and 7:	
EVERETT T. TANNER, President.	ROYAL A. BUCKMAN, Treasurer.
B. T. DUFFEY, Vice-President.	W. P. ROBERTSON, Secretary.
1921—Chicago, Ill., October 5 and 6:	
CHARLES H. COATES, President	ROYAL A. BUCKMAN, Treasurer.
WM. T. BENALLACK, Vice-President	ROBERT C. HOSMER, Secretary
*1922—	
E. S. PHELPS, President	A. S. JACOBS, Treasurer
CHAS. J. RICHMAN, Vice-President	ROBERT C. HOSMER, Secretary

* Place and date to be named.

OFFICERS ELECTED
at the
Fiftieth Anniversary Meeting
of the
**FIRE UNDERWRITERS' ASSOCIATION
OF THE NORTHWEST**

PRESIDENT

E. S. PHELPS BURLINGTON, IOWA
State Agent, Insurance Co. of North America

VICE-PRESIDENT

CHAS. J. RICHMAN TIPTON, INDIANA
State Agent, American Insurance Co. of New Jersey

SECRETARY

ROBERT C. HOSMER CHICAGO, ILL.
Asst. Manager, National Liberty Insurance Co.

TREASURER

A. S. JACOBS CHICAGO, ILL.
State Agent, Queen Insurance Co.

BOARD OF DIRECTORS

Directors for Three Years

ROYAL A. BUCKMAN CHICAGO, ILL.
Automobile Supt., Royal Insurance Co.

JUNUIS M. CLARK INDIANAPOLIS, IND.
State Agent, New York Underwriters Agency

W. H. CLEMONS CINCINNATI, OHIO
Manager, Western Adjustment and Inspection Co.

Directors for Two Years

EVERETT T. TANNER DECATUR, ILL.
State Agent, Security Insurance Co. of New Haven

C. D. LIVINGSTON DETROIT, MICH.
State Agent, Royal Exchange Assurance

K. L. WALLING DES MOINES, IOWA
Manager, Insurance Service Bureau

Directors for One Year

PRESTON T. KELSEY NEW YORK, N. Y.
Asst. U. S. Manager, Sun Insurance Office

H. E. BONING MILWAUKEE, WIS.
Agency Supt., Milwaukee Mechanics Insurance Co.

GEORGE E. LEACH MINNEAPOLIS, MINN
Supt. of Agencies of Minneapolis Fire and Marine Insurance Co.

LIBRARY COMMITTEE

J. M. THOMAS, Chairman H. H. GLIDDEN
T. M. HOGAN W. C. BOORN

R. E. WOLTERSDORF

SCHOLARSHIP COMMITTEE

W. R. TOWNLEY

FINANCE COMMITTEE

ROYAL A. BUCKMAN, Chairman HERBERT E. BONING
KELSEY L. WALLING

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